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**EIGHTIETH  
ANNUAL REPORT  
OF THE  
STATE BANK COMMISSIONER  
OF THE  
STATE OF COLORADO**



*To His Excellency*  
**ROY ROMER**  
The Governor of the State  
of  
Colorado

For the period from January 1, 1989  
to December 31, 1989



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December 31, 1989

TO: His Excellency Roy Romer  
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial banks in compliance with the provisions of section 11-2-110, C.R.S., as amended. The report also includes a Report of Condition for state chartered industrial banks and state chartered trust companies.

The 164 state chartered commercial banks reported total deposits of \$4,500,323,000 and total assets of \$5,003,115,000, as of December 31, 1989. Assets decreased by 23 percent over those reported in 1988. At the end of 1988, there were 173 state chartered commercial banks with total assets of \$6,505,734,000 and total deposits of \$5,768,379,000.

The 33 state chartered industrial banks reported total deposits of \$264,488,000 and total assets of \$407,502,000 as of December 31, 1989. Assets decreased 19 percent since 1988 at which time the 46 state chartered industrial banks reported total assets of \$503,218,000. At year end 1988 the industrial bank's deposits totaled \$286,775,000.

Colorado has five state chartered trust companies which reported total assets of \$684,752,000 and total deposits of \$631,753,000 as of December 31, 1989. Assets increased 882 percent since 1988 at which time the five state chartered trust companies reported total assets of \$69,723,000. Prior to 1989 state chartered trust companies did not accept deposits.

Also included in this report are all rules which were adopted by the Colorado State Banking Board during 1989 and the dollar amount and geographic distribution of Colorado loans outstanding by banks conducting business in Colorado. The outstanding loans are reported in accordance with section 11-7-112, C.R.S., as amended.

Sincerely,



Ralph E. Mires  
State Bank Commissioner

## THE YEARS OF TRANSITION

In May of 1988, the Division of Banking received its performance audit from the State Auditor's office. The report enumerated several deficiencies and made 68 recommendations for improvement.

To address the deficiencies, six task forces were formed to review the Division's operations. The task forces consisted of individuals from within state government, representatives from the regulated industries and individuals from other regulatory agencies and the professional community. In all, there were over 100 individuals involved in this effort, the majority of whom volunteered their time. Through their efforts, Colorado will have a regulatory agency which promotes competition, protects depositors and insures that the credit needs of its citizens are met.

As a result of their efforts, an improvement plan was developed which addresses revisions to statutes, monitoring of institutions through both on-site examinations and off-site review of financial reports and the Division's operations from chartering to closing of an institution.

As 1988 came to a close, the improvement plan was finalized and the Division, the Banking Board, and the Department of Regulatory Agencies began the process of implementing the plan.

During the 1989 legislative session, five bills were introduced, debated and subsequently became law. Within the new laws, the Division's mission is clearly defined, the responsibilities of the State Bank Commissioner and the Banking Board are clarified, the Banking Board's enforcement powers are expanded to parallel Federal Agencies' powers, regulatory parity is insured and operational efficiencies are enhanced through the Board's rule-making process. The new laws will permit both the Division and the Banking Board to streamline its operations while its ability to insure a safe and sound financial environment in Colorado will be enhanced.

In 1989, the Division advanced from the pencil and paper age into the computer age. During 1989, computers were purchased for use by the field examiners and the office staff. Initial computer programs have been developed for use in field examinations and are currently being used by all examiners in all examinations. Programs have also been developed to assist the office staff in tracking work in process and measuring the productivity of both the Division and its staff. During the last year, the Division's ability to insure compliance with the Public Deposit Protection Act was significantly improved with automation. Automation has allowed for the timely pricing of collateral pledged against public funds, the timely pledging and releasing of pledged collateral and the automated tracking of pledged collateral. Also, limited off-site monitoring is being conducted by the problem bank supervisor and the team leaders.

During the next year, the Division will approach full automation. Work continues on further automating the examination process, as well as expanding off-site monitoring. The development of automated management information systems will continue, and the master information data file is being defined and designed. Full automation will permit the Division to operate in a more timely and effective manner while maximizing the efficiency of its limited resources. The ultimate result will be improved regulatory oversight while minimizing the cost to the supporting industries.

Improving the chartering and approval process continues. New forms will provide more useful information, and statute changes will provide consistency in the process for all institutions supervised by the Division. In the event an institution must be closed, statute changes and new procedures will make it easier to appoint the Federal Deposit Insurance Corporation as receiver, while improving the likelihood that banking services will continue in the community. Operations have improved with the development and adoption of a significant number of policies and procedures. The new forms and remaining policies and procedures should be completed in 1990.

Last year the Division moved into its new facilities. With the new facilities, additional space was obtained for the examination staff, and layout of the Division was arranged by function and work flow. Also, for the first time, a formal training plan was developed and all employees have received some training.

While the Division continues to implement the improvement plan, the ultimate goal is to receive the professional certification from the Conference of State Bank Supervisors. Originally, certification was targeted for July, 1991. However, because of the Division's success in implementing the improvement plan, certification will be sought prior to the target date.

## COLORADO STATE BANKING BOARD

J. Robert Young  
Chairman

Charles L. Casteel  
Term Expires July 1, 1991

Walter C. Emery  
Term Expires July 1, 1991

J. Ben Trujillo  
Term Expires July 1, 1991

R. Kent Landmark  
Term Expires July 1, 1993

Jerald Starks  
Term Expires July 1, 1993

Sandra J. Herzog  
Term Expires July 1, 1993

Mary L. Mohr  
Term Expires July 1, 1993

### Legal Counsel

Barbara M.A. Walker  
First Assistant Attorney General

## DIVISION OF BANKING

Ralph E. Mires  
State Bank Commissioner

James T. Dillon  
Chief Deputy Bank Commissioner

JD Chatman  
Chief Supervising Examiner

Kenneth R. Ehrich      Louise A. Fish      Lee B. Woodbury  
Supervising Examiners

Robert Hinton  
Problem Bank Supervision  
Financial Institutions Examiner II

Leonard A. Reish  
EDP Auditor II

Morris Augusta	Michael R. Mitchell
Margaret Chalmers	E. Earl Penwell
Walter Epting	Ronald R. Roberts
Milad G. Fam	Thomas E. Rockwell
Randy Garrouette	Raymond Schorn
Daniel A. Gloekler	Robert L. Smith
Virginia Greenwalt-Belmain	Richard W. Thomason
David Gruber	G. John Uebelhoer
Victor A. Hangar	David C. Webb
Robert E. Kissel	John Wood
R. Charles Krieger	Richard D. Woodward
Financial Institutions	Examiners

## ADMINISTRATIVE SECTION

Laura Swann Senior Word Processor Operator	Annette Trujillo Senior Secretary to Board and Commissioner
Jack Rhoads Accounting Technician II	Melissa Long Administrative Clerk
Gloria Montez Typist B	Peter Walker Clerical Assistant B

## PDPA UNIT

Cynthia Chamberlin Administrative Officer III	Gina Simpson Senior Administrative Clerk
Linda Hunter Administrative Clerk	Vivian Mooren Typist B

LOANS OUTSTANDING BY COLORADO BANKS  
AS OF JUNE 30, 1989 (000 OMITTED)

This information is submitted in compliance with Section 11-7-112, Colorado Revised Statutes. A loan is outstanding in a geographical area if the address of the borrower is in that area. A loan is outstanding in Colorado if the address of one or more of the borrowers or a substantial portion of the collateral is located in Colorado. Loans exclude federal funds and amounts outstanding on bank credit or debit cards.

	<u>Loans Outstanding</u>	<u>Percent of Total Loans Outstanding</u>
Total Dollar Amount of Loans Outstanding	\$12,747,959	100%
Total Dollar Amount of Loans Outstanding in Colorado	11,596,171	91%
Total Dollar Amount of Loans Outstanding in Adjacent States (Kansas, Nebraska, Wyoming, Utah, Arizona, New Mexico, Oklahoma)	318,459	2%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	812,685	6%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	20,644	1%

NEW CHARTERS - COMMERCIAL BANKS

<u>Date</u>	<u>Name and Location and Charter #</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
1/16/89	FirstBank of West Vail, Vail #628 (formerly Vail 1stBank Industrial Bank)			
4/27/89	Bank of Lakewood, Lakewood #629			
6/16/89	Alpine Bank, Aspen #630			
10/01/89	OmniBank Iliiff, Aurora #631 (formerly OmniBank Iliiff, N.A.)			

# COMMERCIAL BANK CLOSURES

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Closed</u>
604	Bank of Aurora	5/25/89
532	Northern Bank & Trust, Fort Collins	6/15/89
224	Farmers State Bank, Yuma	9/13/89
523	1st Bank, Colorado Springs	10/06/89

# COMMERCIAL BANK MERGERS

No Mergers

COMMERCIAL BANK CONVERSIONS

<u>Charter #</u>	<u>Name Converted To</u>	<u>Date</u>
503	Bank of Georgetown (converted to Clear Creek National Bank)	3/1/89
502	Central Bank of Aurora (converted to Central Bank of Aurora N.A.)	3/20/89
545	Central Bank of Broomfield (converted to Central Bank of Aurora N.A.)	3/20/89
521	Central Bank of Chatfield (converted to Central Bank of Aurora N.A.)	3/20/89
454	Central Bank of Colorado Springs (converted to Central Bank of Aurora N.A.)	3/20/89
030	Central Bank of Denver (converted to Central Bank of Aurora N.A.)	3/20/89
585	Central Bank of Greeley (converted to Central Bank of Aurora N.A.)	3/20/89
453	Central Bank of North Denver (converted to Central Bank of Aurora N.A.)	3/20/89

STATE BANKING BOARD  
EMERGENCY RULES  
PERTAINING TO THE  
PUBLIC DEPOSIT PROTECTION ACT

A new Public Deposit Protection Act (the "Act") was enacted on April 15, 1989. On September 1, 1989, the effective date of the new "Act," the following Emergency Rules, adopted by the State Banking Board, superseded the Rules and Regulations that were adopted under the former Act.

PDPA EMERGENCY RULE #1  
EFFECTIVE SEPTEMBER 1, 1989

Capital Standards for Eligible Public Depositories [11-10.5-106(2)(b)]

For purposes of the Public Deposit Protection Act, a bank meeting adequate capital standards will maintain capital ratios as follows:

1. An eligible public depository must have and maintain a minimum level of primary capital to total assets in excess of 3%.
2. If an eligible public depository's minimum level of primary capital to total assets is less than 6%, but greater than 3%, that eligible public depository shall adopt a written capital improvement plan that is acceptable to the Banking Board, and be able to meet the risk-based collateral requirements in Emergency Rule #5.
3. Higher than minimum capital ratios may be required for an individual eligible public depository when the Banking Board determines that the bank's capital is, or may become, inadequate. For example, higher capital ratios may be appropriate for:
  - (a) A newly chartered bank;
  - (b) A bank receiving special supervisory attention;
  - (c) A bank which has, or is expected to have, losses resulting in capital inadequacy;
  - (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
  - (e) A bank that is growing rapidly, either internally or through acquisitions; or
  - (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
4. An eligible public depository's capital is inadequate if it does not meet the provisions of this rule.

PDPA EMERGENCY RULE #2  
EFFECTIVE SEPTEMBER 1, 1989

Revocation, Suspension, or Restriction of Designation and Certification as an Eligible Public Depository [11-10.5-106(3)(b)(1)]

A bank's designation and certification as an eligible public depository may be revoked, suspended, or placed under restrictions for any one of the following:

1. Failure to maintain adequate capital standards.
2. Failure to provide information requested by any employee of the Division of Banking for purposes of monitoring the safety of public deposits.
3. Failure to meet reporting requirements established under the Public Deposit Protection Act, Banking Board Rules, Policies, Procedures, or Orders.
4. Failure to comply with any other provision of the Public Deposit Protection Act, Banking Board Rules, Policies, Procedures, or any Order issued by the Banking Board.

PDPA EMERGENCY RULE #3  
EFFECTIVE SEPTEMBER 1, 1989

List of approved eligible collateral instruments and obligations  
[11-10.5-107(1)]

For purposes of the Act and these rules, the following are approved as eligible collateral instruments and obligations:

A.

1. U.S. Treasury Bills, owned directly or in conjunction with a Repurchase Agreement
2. U.S. Treasury Notes, owned directly or in conjunction with a Repurchase Agreement
3. U.S. Treasury Bonds, owned directly or in conjunction with a Repurchase Agreement
4. Federal Home Loan Bank securities, owned directly or in conjunction with a Repurchase Agreement
5. Federal Home Loan Mortgage Corp. securities, owned directly or in conjunction with a Repurchase Agreement
6. Federal Land Bank securities, owned directly or in conjunction with a Repurchase Agreement
7. Federal National Mortgage Assoc. securities, owned directly or in conjunction with a Repurchase Agreement
8. Government National Mortgage Assoc. securities, owned directly or in conjunction with a Repurchase Agreement
9. Farmers Home Loan Administration securities
10. Federal Farm Credit Bank securities
11. General Service Administration securities
12. Student Loan Marketing Assoc. securities
13. Farm Credit System securities
14. Federal Housing Administration securities
15. Small Business Association securities

16. Loans wholly or partially-guaranteed by the Small Business Administration.
17. Obligations of the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
18. Obligations of any county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
19. Obligations of any city and county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
20. Obligations of any municipality located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of agency thereof sufficient to secure payment.
21. Obligations of any special district located in the state of Colorado including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
22. Obligations of any school district located in the state of Colorado, including anticipation warrants, general obligations, and obligations and interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
23. Obligations of any authority located in the state of Colorado, including anticipation warrants, general obligations, and obligations and the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
24. Revenue bonds issued by the state of Colorado.
25. Revenue bonds issued by any agency of the state of Colorado.
26. Revenue bonds and special improvement district bonds issued by any county located in the state of Colorado.
27. Revenue bonds and special improvement district bonds issued by any city and county located in the state of Colorado.
28. Revenue bonds and special improvement district bonds issued by any municipality located in the state of Colorado.
29. Revenue bonds and special improvement district bonds issued by any school district located in the state of Colorado.
30. Revenue bonds and special improvement district bonds issued by any special district located in the state of Colorado.
31. Revenue bonds and special improvement district bonds issued by any other authority located in the state of Colorado.
32. Obligations of any state or of any political subdivision of any state, which obligations shall be readily convertible into cash and which obligations are rated at least "AA" quality by one or more nationally recognized organizations which regularly rate such obligations.

33. Revenue bonds issued by any state or any political subdivision of any state, except private activity bonds, which obligations shall be readily convertible into cash and which obligations are rated at least "AAA" quality by one or more nationally recognized organizations which regularly rate such obligations.
  34. Obligations evidenced by notes secured by first lien mortgages or deeds of trusts on real property situated in this state, if such obligations are not for construction or land acquisition and development and if such obligations shall not exceed one hundred percent of the value of all eligible collateral on pledge, which obligations shall not be in default in any respect and are wholly owned by the eligible depository.
  35. Commercial paper which shall be rated at least "A1" or "P1" quality by one or more nationally recognized organizations which regularly rate such obligations.
  36. Acceptances of banks and negotiable certificates of deposit of banks chartered in the United States if, at the time of security is purchased, the issuing bank or its parent holding company has obtained a long-term deposit or debt rating of at least "A" quality by one or more nationally recognized organizations which regularly rate such obligations, but any investment in acceptances of banks or negotiable certificates of deposit shall be limited to that issued by financial institutions organized and operating within the United States having a net worth in excess of two hundred fifty million dollars at the time the security is purchased.
- B. For purposes of the Act and these rules, the term "securities" shall mean: bonds, notes, participation certificates, debentures, or other documents that represent a debt owed by a U.S. Government Agency or U.S. government-sponsored enterprise. Collateralized mortgage obligations are not included in this term.
  - C. Each obligation or instrument must be marketable or convertible into cash at a price no less than 65% of the par value for other obligations or instruments.
  - D. Eligible collateral obligations or instruments shall not be in default in any respect.
  - E. If the nationally-recognized organization's rating of a previously pledged instrument results in that instrument's no longer being safe, liquid, or sound, the instrument shall no longer be deemed eligible collateral.

PDPA EMERGENCY RULE #4  
EFFECTIVE SEPTEMBER 1, 1989

Standard for Establishing Current Market Value of Eligible Collateral  
[11-10.5-107(1)(c)]

1. For the obligations and instruments approved as eligible collateral under Emergency Rule #3, items 1 through 15 and 17 through 33, market value shall be determined by a nationally-recognized securities pricing service which has contracted with the Department of Regulatory Agencies to provide this service. In the event that the pricing servicer under contract is unable to provide a market value for any instrument or obligation included under Emergency Rule #3, items 1 through 15 and 17 through 33, that instrument or obligation's market value will be 65% of its par value. The market value for any obligation under Rule #3, item #16 and time #34 shall be 65% of the unpaid principal balance of the Note or other document evidencing the obligation or instrument.

2. The market value of commercial paper, banker's acceptances, and negotiable certificates of deposit shall be 90% of par value.

PDPA EMERGENCY RULE #5  
EFFECTIVE SEPTEMBER 1, 1989

Criteria and procedures for reducing/removing uninsured public deposits from a bank, or increasing collateral requirements, if the eligible public depository fails to comply with minimum capital standards.

[11-10.5-107(4)(a)] [11-10.5-107(4)(b)]

PDPA EMERGENCY RULE #5

Continued

- A. Each eligible public depository (hereinafter "depository") is required to pledge the following amounts of eligible collateral:
1. If the primary capital to total asset ratio of a depository is equal to or exceeds 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 102% of the aggregate of uninsured public deposits held by it.
  2. If the primary capital to total asset ratio of a depository is less than 6% but greater than, or equal to 5.5%, the depository shall pledge eligible collateral having a market value at all times equal to 120% of the aggregate of uninsured public deposits held by it.
  3. If the primary capital to total asset ratio of a depository is less than 5.5% but greater than or equal to 5%, the depository shall pledge eligible collateral having a market value at all times equal to 140% of the aggregate of uninsured public deposits held by it.
  4. If the primary capital to total asset ratio of a depository is less than 5%, the depository shall pledge eligible collateral having a market value at all times equal to 160% of the aggregate of uninsured public deposits held by it.
  5. If a depository's primary capital to total asset ratio is less than 4%, said depository shall not accept any additional uninsured public deposits or renew any uninsured public deposits beyond the original maturity dates.
  6. If a depository's primary capital to total asset ratio is 3% or below 3%, said depository shall eliminate all public deposits in an orderly manner, under a plan and timeframe approved by the Banking Board.
- B. Compliance with this rule shall be the responsibility of each depository regardless of the frequency or form of the reports required by the Banking Board.

PDPA EMERGENCY RULE #6  
EFFECTIVE SEPTEMBER 1, 1989

Requirements for holding pledged collateral under the Public Deposit Protection Act. [11-10.5-108(1)(a)] and [11-10.5-109(1)(b)]

Any federal reserve bank, or any branch thereof, any depository trust company, or any bank acting as custodian of eligible collateral, which bank or company is approved by the State Banking board as an authorized escrow bank, must meet the requirements of 11-10.5-108(1)(a) and must agree, in writing, on a form provided by the State Division of Banking, to comply with the following:

1. The Public Deposit Protection Act, and all Banking Board Rules, Policies, Procedures, and Orders;
2. The Banking Board's safekeeping procedures for the handling and documentation of pledged collateral. (This includes, but is not limited to, issuing Joint Custody Receipts to the Banking Board and the eligible public depository in the format prescribed by the Banking Board);
3. Provide any information requested by the Banking Board, or any employee of the State Division of Banking, to verify the safety and adequacy of collateral pledged under the Act;
4. Allow State Bank Examiners to conduct on-site examinations to determine compliance with the Act and corresponding Banking Board Rules, Policies, Procedures, and Orders, and
5. If an eligible public depository holds eligible collateral in its own trust department, the collateral must be held pursuant to the provisions of a formal trust agreement between the eligible public depository and the trust department, acting in its fiduciary capacity.

PDPA EMERGENCY RULE #7  
EFFECTIVE SEPTEMBER 1, 1989

Reporting Requirements. [11-10.5-109(1)]

1. On, or before, the tenth day of each month, each eligible public depository shall certify to the Banking Board on the Monthly Public Depository Liability Report, all public deposit accounts, their dollar amounts as of the last business day of the previous month, the dollar amount of each account that is not insured by the FDIC, the official custodian for each account, and the total market value of eligible collateral pledged to secure public deposits as of the last business day of the previous month. A sworn, and notarized, statement shall accompany the report, certifying that the report is true and correct and that at the legible public depository had sufficient collateral pledged to secure all uninsured public deposits held in accordance with collateralization levels required under the Act and corresponding Banking Board Rules.
2. On, or before, the tenth day of each month, each eligible public depository shall certify to the Banking board on the Monthly Public Depository Liability Report, the bank's highest single day's aggregate total of uninsured public deposits during the previous month.
3. On, or before, the tenth day of May and October, each eligible public depository shall certify to the Banking Board on the Semi-Annual Public Depository Liability Report, all public deposit accounts, their dollar amounts on the day the bank experienced its highest single day's aggregate total of uninsured public deposits during the previous month, the dollar amount of each account that is not insured by the FDIC, the official custodian for each account, and the total market value of eligible collateral pledged to secure public deposits on the day of the highest aggregate total of uninsured public deposits for the previous month.
4. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each loan pledged by the eligible public depository as eligible collateral:
  - A. Type of loan (real estate, SBA, etc.)
  - B. Loan Identification Number
  - C. Name of Borrower

- D. Current principal balance
- E. Current interest rate
- F. Maturity date of loan

PDPA EMERGENCY RULE #8  
EFFECTIVE SEPTEMBER 1, 1989

TIMEFRAME FOR SUBMISSION OF INDEPENDENT ANNUAL AUDIT  
{11-10.5-109(2)}

Each independent annual audit of an eligible public depository conducted to determine compliance with the Act, and corresponding Banking Board Rules, shall be completed within 180 days following the end of the eligible public depository's fiscal year, and submitted to the Banking Board no later than 30 days following the completion date of the audit.

PDPA EMERGENCY RULE #9  
EFFECTIVE SEPTEMBER 1, 1989

ASSESSMENTS AND FEES

{11-10.5-106(3)(a)(III)}; {11-10.5-109(4)}; and {11-10.5-112(2)}

1. Assessments

- a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of eligible public depositories, each eligible public depository shall be assessed annually, as of June 30.
- b. On June 30 of each year each eligible public depository shall be subject to the full assessment without proration for any reason.
- c. Assessments for all eligible public depositories shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment. Assessments may also be based on other factors as determined by the Banking board, consistently applied.
- d. There shall be a one-time assessment for the cost of automation of the division of banking which shall be charged to all regulated financial institutions including eligible public depositories, to cover the cost of automation for fiscal year 1989-90.

2. Fees

- a. The Banking Board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
- b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the eligible public depository.
- c. All other fees shall be paid at the time the service is rendered. Service relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

FEE SCHEDULE SET BY BANKING BOARD  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Charter Application	\$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	\$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

<u>Service</u>	<u>Fee</u>
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	\$ 2/1/4 hr
Publications	
1. Commercial Bank Code	\$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Late Call Report - State Bank	\$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

Fees and Assessments {11-2-103(11)}

There shall be a one-time assessment for the cost of automating the Division of Banking, which shall be \$700.00 and shall be assessed to all state-chartered commercial and industrial banks; national banks which are eligible public depositories pursuant to C.R.S. 11-10.5103(6); trust companies; money order licensees; and debt management licensees who are regulated by the Division on July 1, 1989. the assessment shall be made by August 1, 1989, and shall be payable within 20 days of receipt of the assessment notice. The one-time assessment shall be remitted to the "division of Banking" in the form of a cashier's check or similar instrument payable to the Treasurer, State of Colorado."

- A. For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution), at a minimum, shall have the following procedures performed annually. The person performing such procedures should be informed of and permitted access to all examination reports, administrative orders, and any additional written communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal bank regulatory agency. The person performing such procedures should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

At a minimum, the person performing such procedures should review:

Securities

1. Review the investment policies and procedures established by the bank's board of directors (BOD) and the BOD (or Investment Committee) minutes to verify that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
  - a. Investment objectives;
  - b. Permissible types of investments;
  - c. Diversification guidelines to prevent undue concentration;
  - d. Maturity schedules;
  - e. Limitation on quality ratings;
  - f. Hedging activities; other uses of futures, forwards, options, and other financial instruments; and trading activities.
  - g. Handling exceptions to standard policies;
  - h. Valuation procedures and frequency;
  - i. Limitations on the investment authority of officers; and
  - j. Frequency of periodic reports to the BOD on securities holdings.
2. Test compliance with the BOD's investment policies and procedures and determine whether information reported to the BOD (or Investment Committee) for securities transactions is accurate by comparing the following to the trade tickets for selected items (including futures, forwards, and options):
  - a. Descriptions
  - b. Interest rate
  - c. Maturity
  - d. Par value, or number of shares
  - e. Cost
  - f. Market value on date of transaction.
3. Using the same selected items, analyze the securities register for accuracy, and confirm the existence of the selected items by examining securities physically held in the bank and verifying the safekeeping of those securities held by others.
4. Review policies and procedures regarding controls which ensure that unauthorized transactions do not occur. Test selected control points. Determine that investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and determine if there are any limitations or restrictions on delegated responsibilities.
5. Confirm totals in the investment sub-ledger(s) at the as of date. Review the reconciliation of investment subledger(s) to the general ledger. Trace the general ledger total(s) to the most recent Call Report.

6. Obtain a schedule of book and par values as well as market values and rating classifications of securities. Test the market values and ratings for selected securities, including subinvestment quality and out-of-area securities. Discuss any subinvestment quality or out-of-area securities with the appropriate officer as to their suitability and/or performance. If any permanent declines in value have occurred, examine the allowance account for proper presentation and adequacy.
7. Test securities income and accrued interest by:
  - a. Determining the institutions method of calculating and recording interest accruals;
  - b. Obtaining trial balances of accrued interest if maintained separately from trial balances of investment and money market holdings;
  - c. Testing the addition of the trial balances and the reconciliation of the trial balances to the general ledger;
  - d. Determining that interest accruals are not made on defaulted issues;
  - e. Selecting items from each type of investment and money market holdings and;
    - i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
    - ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts,
    - iii. Calculating accrued interest and comparing it to the trial balance,
    - iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium;
  - f. Review yields on each type of investment and money market holdings for reasonableness.
8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. Review high volume activity with any one broker for propriety of the transactions and competitiveness of any fees. (If there is frequent trading in an investment account, it may constitute a trading account.) Test gains and losses on disposal of investment securities by sampling investment sales records and;
  - a. Determining sales prices by examining invoices or brokers' advices;
  - b. Checking computation of book value on settlement date;
  - c. Determining that the general ledger has been properly relieved of the investment, accrued interest, premium, discount, and other related accounts;
  - d. Recomputing the gain or loss and comparing to the amount recorded in the general ledger; and
  - e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

#### Loans

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
  - a. General fields of lending in which the institution will engage and the types of loans within each field;
  - b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
  - c. Limitations on the maximum volume of each type of loan product in relation to total assets;
  - d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;

- e. Lending authority of the loan or executive committee (if such a committee exists);
  - f. Adherence to legal lending limits;
  - g. Types of secured and unsecured loans which will be granted;
  - h. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
  - i. Documentation required by the institution for each type of secured and unsecured loan;
  - j. Limitations on the amount advanced in relation to the value of various types of collateral;
  - k. Limitations on the extension of credit through overdrafts;
  - l. Level or amount of loans granted in specific industries or specific geographic locations;
  - m. Guidelines for participations purchased and/or sold;
  - n. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
  - o. Maintenance and review of complete and current credit files on each borrower;
  - p. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
  - q. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.);
  - r. Guidelines for charge-offs.
2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.
  3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.
  4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).
  5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).
  6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.
  7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.
  8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and

- conditions between the lead institution and participants are specified, including:
- a. Which party is paid first;
  - b. What happens in the event of default;
  - c. How set-offs received by either institution are to be treated;
  - d. How collection expenses are to be divided; and
  - e. Who is responsible to collect the note in the event of default.
9. Confirm participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the bank's records.
10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.
11. Confirm a minimum of ten (10) percent of the total number and ten (10) percent of the total dollar amount of all loans within each major category. (Statistical sampling may be used instead of the percentage requirement.) Include past due and nonaccrual loans in the verification process.
12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institution insiders or their related interests.

#### Allowance for Loan Losses

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the Board of Directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.
2. Review the most recent quarter's determination of the allowance for loan losses through a review of the institution's computation. Documentation should include consideration of the following matters:
  - a. General, local, national and international (if applicable) economic conditions;
  - b. Trends in loan growth and depth of lending staff with expertise in these areas;
  - c. Concentrations of loans (e.g. by type, borrower, geographic area, and sector of the economy);
  - d. Trends in the level of delinquent and classified loans;
  - e. Results of regulatory examinations;
  - f. The extent of renewals and extensions to keep loans current; and
  - g. Review of specific loans on the "watch list" taking into account borrower financial status, classification, collateral type and value, payment history, and potential permanent impairment.

#### Insider Transactions

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the bank and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on

extensions of credit comply with the requirements of governing statutes and rules and regulations.

2. Obtain an institution-prepared list of insiders, including any other business relationships they may have other than as a nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders. Compare these lists to those prepared for the prior year's external program to test for completeness.
3. Review the Board of Directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that all extensions of credit to and transactions with insiders were:
  - a. In compliance with institution policy for similar transactions and were at prevailing rates at that time;
  - b. Involved no more than a normal degree of risk or presented no other unfavorable features;
  - c. Approved by the Board of Directors in advance with the interested party abstaining from voting; and
  - d. Within the aggregate lending limits imposed by Regulation O or other legal limits.
4. Review overdraft reports, suspense items, account statements, and deposit ledgers to verify that there were no overdrafts on accounts of executive officers and directors except in accordance with those exemptions permitted under governing statutes and rules and regulations.
5. Reconcile total extensions of credit to executive officers, principal shareholders, and their related interests as recorded on the institution records to the latest Call Report (Schedule RC-M, item 1).
6. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test the actual expense account records for compliance with these policies and procedures.
7. Determine through inquiry whether or not securities purchases and sales are being made through related parties (as defined in Financial Accounting Standards Board Statement No. 57, "Related Party Disclosures"). If so, determine and test through inquiry and observation the Board of Directors' procedures to ensure that appropriate prices and commissions are being paid.
8. Determine through inquiry whether or not the institution has leased, purchased, or otherwise acquired property and/or equipment from, has purchased other goods or services from, or has had other transactions with related parties. If so, review and verify through inquiry and observation that the procedures listed in items 3 a, b, and c above were followed by the Board of Directors and ensure that appropriate levels of payment are being made.
9. Determine through inquiry whether or not institution employees are serving as financial officers (treasurer, financial manager, etc.) of civic or charitable organizations. Ascertain, through inquiry, whether or not the institution duties and civic or charitable duties present any potential conflict of interest or are otherwise incompatible.

#### Internal Controls

1. Review the Board of Directors' minutes to verify that account reconciliation policies have been approved and are reviewed

periodically by the BOD and determine that management has established appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.

2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD, and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Verify selected deposits in the various types of deposit accounts maintained by the institution. Test that reconciliations are prepared for all major accounts significant to the institution and their related accrued interest accounts, if any, such as "due from" accounts; commercial loans; installment loans; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Test controls over dormant deposit accounts.
4. Review reconciliations for:
  - a. Timeliness and frequency;
  - b. Accuracy and completeness; and
  - c. Review by appropriate personnel with no conflicting duties. Verify that the preparer and reviewer initial reconciliations to insure responsibility and lack of conflict.
5. Examine detail and aging of reconciling items and items in suspense, clearing, and work-in-process accounts by:
  - a. Testing aging;
  - b. Determining whether items are followed up on and appropriately resolved on a timely basis;
  - c. Reviewing any charged-off items for proper authorization; and
  - d. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.
6. Verify balances per reconciliations to the general ledger and supporting trial balance. Trace general ledger balances to the Call Report.
7. Verify that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments, and trace the totals to the most recent Call Report.
8. Review the BOD's minutes to determine whether the BOD has reviewed and approved the institution's EDP policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
  - a. The policies and procedures for either in-house-processing or use of an outside service center should address:
    - i. A contingency plan (including a review of any outside servicer's plans) for continuance of operations and recovery when threats such as power outages or natural disaster could cause disruption and/or major damage to the institution's data processing support;
    - ii. Requirements for EDP-related insurance coverage (or verification of adequate coverage by any service bureau) which include the following provisions:

- (1) Extended blanket bond fidelity coverage to employees of the servicer;
    - (2) Insurance on documents in transit, including cash letters; and
    - (3) Verification of the insurance coverage of the service bureau and the courier service;
  - iii. Review of exception reports and adjusting entries by supervisors and/or officers;
  - iv. Controls for input preparation and control and output verification and distribution;
  - v. "Back-up" of all systems;
  - vi. Security to ensure integrity of data and system modifications; and
  - vii. Necessary detail to ensure an audit trail.
  - b. When an outside service center is employed, the policies and procedures should address the following additional items:
    - i. Each automated application should be covered by a written contract detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit.
    - ii. Each contract should be reviewed by legal counsel.
    - iii. The financial statement of the outside servicer should be reviewed at least annually to detect deteriorating financial trends that may jeopardize data processing support.
    - iv. Each third party review of the service bureau should be reviewed.
9. Test EDP controls by using one of the following methods:
- a. Identify and review edit or error lists produced by the control procedures so as to become satisfied that the edit routines were in use during the period; or
  - b. Process deliberately erroneous transactions through an application to determine whether the errors will be detected.
- B. The procedures shall be completed as of the end of the institution's fiscal year. The report shall be submitted to the Division of Banking within 30 days after receipt by the institution, but in no event later than 180 days from the end of the institution's fiscal year.
- C. The report shall be in the form as received by the institution.

CB101.34 Capital [11-3-103] The capital of a state bank shall consist of primary capital and secondary capital, the components of which are listed below:

- A. Primary capital components consist of:
  - 1) Equity capital
    - a. Common stock
    - b. Perpetual preferred stock
    - c. Capital surplus
    - d. Undivided profits
    - e. Contingency and other reserves
  - 2) Valuation reserve for loans.
  - 3) Minority interest in equity accounts in consolidated subsidiaries.
  - 4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to qualify as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
  - 5) Net worth certificates issued pursuant to 12 USC 1823(i).
  - 6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).
  - 7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.
- 8. Secondary capital components (see Appendix A for conditions to be met):
  - 1) Mandatory convertible debt (that amount which is not included in primary capital).
  - 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.
- C. "Total Capital" means the sum of primary capital and allowable secondary capital.
- D. This rule will apply to the following statutes:
  - (a) 11-3-110(1)(d) shall refer to Equity Capital and Total Capital.
  - (b) 11-3-115(2)(a) refers to Total Capital
  - (c) 11-5-103(1)(c) refers to the components of Total Capital.
  - (d) 11-7-106(2), (6), (7), and (9) refer to Total Capital.
  - (e) 11-8-102(1) refers to Equity Capital.

Appendix A CB101.34

- A. Restrictions and criteria relating to capital components - mandatory convertible securities:

1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.

2) Criteria applicable to both types of mandatory convertible securities:

- a. The securities must mature in 12 years or less.
- b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.
- c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.
- d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
- e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.
- f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

- 1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.
- 2) The secondary components must meet the following conditions to qualify as capital:
  - a. The instrument must have an original weighted-average maturity of at least 7 years.
  - b. The instrument must be unsecured.
  - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
  - d. Bank debt instruments must be subordinated to claims of depositors.
  - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

CB101.35     Adequacy of Capital [11-3-103]     A bank having adequate capital will maintain capital ratios as follows:

1.     A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.
2.     Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
  - (a)     A newly chartered bank;
  - (b)     A bank receiving special supervisory attention;
  - (c)     A bank which has or is expected to have losses resulting in capital inadequacy;
  - (d)     A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
  - (e)     A bank that is growing rapidly, either internally or through acquisitions; or
  - (f)     A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
3.     A bank's capital is inadequate if it does not meet the provisions of this Rule.
4.     This rule will apply to the following statutes:
  - (a)     11-3-104(1) and (2)
  - (b)     11-3-105(3) and (4)
  - (c)     11-4-104(3)(b)
  - (d)     11-5-101(1)
  - (e)     11-5-102(1)
  - (f)     11-5-106(1)

CB101.36     Assessments and Fees [11-2-114, 11-3-107, 11-6.5-108]

1.     Assessments
  - a.     In order to cover the expenses, net of fee income of the Division of Banking for the supervision of state banks subject to its jurisdiction, state banks shall be assessed at least semi-annually as of June 30 and December 31.

- b. Each state bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
  - c. Assessments for all state banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.
  - d. There shall be a one-time assessment for the cost of automation which shall be charged to all state banks pursuant to AD Emergency Rule #1.
2. Fees
- a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
  - b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.
3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

CB101.37 Loans to Executive Officers, Directors, and Principal Shareholders [11-7-102]

(1) General Prohibitions

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- (a) Is made on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- (b) Does not involve more than the normal risk of repayment or present other unfavorable features.

FEE SCHEDULE SET BY BANKING BOARD  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Charter Application	\$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans	25/bank 100/HC
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	\$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

<u>Service</u>	<u>Fee</u>
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	\$ 2 1/4 hr
Publications	
1. Commercial Bank Code	\$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Late Call Report - State Bank	\$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

(2) Prior approval

- (a) No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
    - (i) The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
    - (ii) The interested party has abstained from participating directly or indirectly in the voting. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.
  - (b) Approval by the board of directors under paragraph (2)(a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph (2)(a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of (1) of this rule.
  - (c) Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.
- (3) Aggregate lending limit. No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank. This prohibition does not apply to an extension of credit by a bank to a bank holding company (as defined in 12 U.S.C. 1841(a)) of which the bank is a subsidiary of that bank holding company.
- (4) Overdrafts. No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less: Provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

(5) Additional restrictions on loans to executive officers

- (a) No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs (c) and (d) of this rule.
- (b) No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph (c)(iii) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph (c)(iii) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
- (c) A bank is authorized to extend credit to any executive officer of the bank:
  - (i) In any amount to finance the education of the executive officer's children;
  - (ii) In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and
  - (iii) For any other purpose not specified in paragraphs (5)(c)(i) and (ii), if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.
- (d) Any extension of credit by a bank to any of its executive officers shall be: (1) Promptly reported to the bank's board of directors; (2) in compliance with the requirements of general prohibitions, paragraph (1) of this rule; (3) preceded by the submission of a detailed current financial statement of the executive officer; and (4) made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph (5)(c) of this rule.

CB101.38 Loans Secured by Corporate Stock [11-7-102] No state bank shall make any loan or discount on the security of the shares of its own capital stock or of its obligations subordinate to deposits. No state bank shall purchase its own stock nor the stock of any other corporation except such as it may necessarily acquire in the protection or satisfaction of previously existing loans made in good faith. Any bank stock so acquired shall be sold by the bank within one year, and sooner, if it can be done without impairing the bank's investment in same. This rule shall not apply to any investment made by a bank acting as a fiduciary pursuant to the authority of section 11-10-102, nor shall it apply to investments made pursuant to the authority of section 11-7-106(2), 11-7-106(10), or 11-9-102.

CB101.39 Sale of Federal Funds [11-7-102]

- (a) Definition. "Sale of Federal funds" means, for purposes of this Rule, any transaction among depository institutions involving the transfer of immediately available funds resulting from credits to deposit balances at Federal Reserve banks or from credits to new or existing deposit balances due from a correspondent depository institution.
- (b) Sales of Federal funds with a maturity of one business day or under a continuing contract are not "loans and extensions of credit" for purposes of lending limits. However, sales of Federal funds with a maturity of more than one business day are subject to the lending limits.
- (c) A "continuing contract" refers to an agreement that remains in effect for more than one business day but has no specified maturity and requires no advance notice for termination.

CB101.40 Investment in Small Business Investment Companies [11-7-106] Shares of stock in small business investment companies organized under Public Law No. 85-699, 85th Congress, shall be eligible for purchase by state banks to the extent that in no event shall any state bank hold shares in an amount aggregating more than 3 per centum of the bank's total capital.

CB101.41 Investment in a Bank Service Corporation [11-7-106] A state bank may invest not more than 10 per centum of total capital in a bank service corporation. No state bank shall invest more than 5 per centum of its total assets in bank service corporation.

CB101.42 Loans [11-7-103; 11-7-104] Any state bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

- 1. (a) General. Any state bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.
- (b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g)), and land sales contracts.

2. Other

(a) Insured or Guaranteed Loans.

(1) When the bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:

- (i) Insured under the provisions of the National Housing Act;
- (ii) Insured by the Secretary of Agriculture pursuant to Title 1 of the Bankhead-Jones Farm Tenant Act, or the Act of August 28, 1937, or Title V of the Housing Act of 1949;
- (iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;
- (iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the bank will be assured of repayment in accordance with the terms of the loan;
- (v) At least 20% guaranteed or insured by the Administrator of Veterans Affairs under Chapter 37, Title 38 of the United States Code;
- (vi) Guaranteed under section 802 of the Housing and Community Development Act of 1974;
- (vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and
- (viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act.

(2) When the bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.

- (b) Loans where the Bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.
- (c) Loans secured by an assignment of rents under a lease.
- (d) Loans secured by the pledge or assignment of another real estate mortgage.

- (e) Loans secured by a valid liens on timber.
- (f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings.
- (g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.
- (h) Loans for which a security interest is taken in a mobile home.
- (i) Loans made previously where a security interest in real estate is taken subsequently in good faith.
- (j) Any type loan that a national bank has the authority to make pursuant to 12 USC 24.
- (k) Any type loan approved from time to time by the Colorado State Banking Board.

CB101.43 Lending Limits [11-7-103]

- (1) (a) The total loans and extensions of credit by a state bank to a person outstanding at one time and not fully secured, as determined in a manner consistent with paragraph (2) of this subsection, by collateral having a market value at least equal to the amount of the loan or extension of credit shall not exceed 15 per centum of total capital.
- (b) The total loans and extensions of credit by a state bank to a person outstanding at one time and fully secured by readily marketable collateral having a market value, as determined by reliable and continuously available price quotations, at least equal to the amount of the funds outstanding shall not exceed 10 per centum of the total capital. This limitation shall be separate from and in addition to the limitation contained in paragraph (1) of this subsection.
- (2) For the purposes of this rule --
  - (a) The term "loans and extensions of credit" shall include all direct or indirect advances of funds to a person made on the basis of any obligation of that person to repay the funds or repayable from specific property pledged by or on behalf of the person and shall also include any liability of a state bank to advance funds to or on behalf of a person pursuant to a contractual commitment; and
  - (b) The term "person" shall include an individual, sole proprietorship, partnership, joint venture, association, trust, estate, business trust, corporation, sovereign government or agency, instrumentality, or political subdivision thereof, or any similar entity or organization.

- (3) The limitations contained in subsection (1) shall be subject to the following exceptions:
- (a) Loans or extensions of credit arising from the discount of commercial or business paper evidencing an obligation to the person negotiating it with recourse shall not be subject to any limitation based on capital.
  - (b) The purchase of bankers' acceptances of the kind described in section 13 of the Federal Reserve Act and issued by other banks shall not be subject to any limitations based on capital.
  - (c) Loans and extensions of credit secured by bills of lading, warehouse receipts, or similar documents transferring or securing title to readily marketable staples shall be subject to a limitation of 35 per centum of total capital in addition to the general limitations if the market value of the staples securing each additional loan or extension of credit at all times equals or exceeds 115 per centum of the outstanding amount of such loan or extension of credit. The staples shall be fully covered by insurance whenever it is customary to insure such staples.
  - (d) Loans or extensions of credit secured by bonds, notes, certificates of indebtedness, or Treasury bills of the United States or by other such obligations fully guaranteed as to principal and interest by the United States shall not be subject to any limitation based on capital.
  - (e) Loans or extensions of credit to or secured by unconditional takeout commitments or guarantees of any department, agency, bureau, board, commission, or establishment of the United States or any corporation wholly owned directly or indirectly by the United States shall not be subject to any limitation based on capital.
  - (f) Loans or extensions of credit secured by a segregated deposit account in the lending bank shall not be subject to any limitation based on capital.
  - (g) Loans or extensions of credit to any financial institution or to any receiver, conservator, or other agent in charge of the business and property of such financial institution, when such loans or extensions of credit are approved by the Banking Board, shall not be subject to any limitation based on capital.
  - (h) (1) Loans and extensions of credit arising from the discount of negotiable or nonnegotiable installment consumer paper which carries a full recourse endorsement or unconditional guarantee by the person transferring the paper shall be subject under this section to a maximum limitation equal to 25 per centum of total capital, notwithstanding the collateral requirements set forth in subsection (1)(b).

(II) If the bank's files or the knowledge of its officers of the financial condition of each maker of such consumer paper is reasonably adequate, and an officer of the bank designated for that purpose by the board of directors of the bank certifies in writing that the bank is relying primarily upon the responsibility of each maker for payment of such loans or extensions of credit and not upon any full or partial recourse endorsement or guarantee by the transferor, the limitations of this section as to the loans or extensions of credit of each such maker shall be the sole applicable loan limitations.

(i) (I) Loans and extensions of credit secured by shipping documents or instruments transferring or securing title covering livestock or giving a lien on livestock when the market value of the livestock securing the obligation is not at any time less than 115 per centum of the face amount of the note covered, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a maximum limitation equal to 25 per centum of total capital.

(II) Loans and extensions of credit which arise from the discount by dealers in dairy cattle of paper given in payment for dairy cattle, which paper carries a full recourse endorsement or unconditional guarantee of the seller, and which are secured by the cattle being sold, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a limitation of 25 per centum of total capital.

(j) Loans or extensions of credit to the Student Loan Marketing Association shall not be subject to any limitation based on capital.

(4) The Banking Board also shall have authority to determine when a loan putatively made to a person shall for purposes of this section be attributed to another person.

CB101.44 Dividends [11-3-118] The approval of the Banking Board shall be required if the total of all dividends declared by such state bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

CB101.45 Generally Accepted Accounting Principles [11-3-115(3)(a)]

A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).

B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

CB101.46 Standards for Determining Value of Asset {11-2-106(3)(a)}  
For purposes of this section, the standard for the value of an asset shall be the lower of cost or market.

Valuation reserves, such as for bad debts or fixed asset depreciation, shall be established and assets will be depreciated or amortized where appropriate as required by GAAP or regulatory authorities.

## COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the  
Close of Business on the Dates Indicated as Compiled by  
the Office of the State Bank Commissioner

.000 omitted

ASSETS	164 BANKS 12-31-89	% TO TOTAL	173 BANKS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	422,172	8.4	552,719	(130,547)	-23.6
SECURITIES	1,309,536	26.2	1,315,423	(5,887)	-0.4
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	349,576	7.0	522,370	(172,794)	-33.1
LOANS AND LEASE FINANCING RECEIVABLES	2,665,768	53.3	3,773,568	(1,107,800)	-29.4
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	43,517	0.9	84,858	(41,341)	-48.7
LOANS AND LEASES, NET	2,522,251	50.4	3,688,710	(1,166,459)	-31.6
ASSETS HELD IN TRADING ACCOUNTS	3,693	0.1	8,820	(5,127)	-58.1
PREMISES AND FIXED ASSETS	101,703	2.0	173,092	(71,389)	-41.2
OTHER REAL ESTATE OWNED	94,792	1.9	97,083	(2,291)	-2.4
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	542	0.0	144	398	276.4
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	617	0.0	666	(49)	-7.4
INTANGIBLE ASSETS	2,410	0.0	1,702	708	41.6
OTHER ASSETS	95,823	1.9	145,005	(49,182)	-33.9
TOTAL ASSETS	5,003,115	100.0	6,505,734	(1,502,619)	-23.1
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	4,500,323	89.9	5,768,379	(1,268,056)	-22.0
- NONINTEREST BEARING	974,992	19.5	1,287,183	(312,191)	-24.3
- INTEREST BEARING	3,525,331	70.5	4,481,196	(955,865)	-21.3
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	24,475	0.5	165,910	(141,435)	-85.2
DEMAND NOTES/U.S. TREASURY	1,746	0.0	9,865	(8,119)	-82.3
OTHER BORROWED MONEY	4,688	0.1	7,548	(2,860)	-37.9
MORTGAGE INDEBTEDNESS	4,348	0.1	22,638	(18,290)	-80.8
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	617	0.0	666	(49)	-7.4
NOTES AND DEBENTURES	1,240	0.0	10,710	(9,470)	-88.4
OTHER LIABILITIES	39,607	0.8	57,083	(17,476)	-30.6
TOTAL LIABILITIES	4,577,044	91.5	6,042,799	(1,465,755)	-24.38
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	700	0.0	2,000	(1,300)	0.0
COMMON STOCK	92,617	1.9	108,374	(15,757)	-14.5
SURPLUS	148,767	3.0	208,103	(59,336)	-28.5
UNDIVIDED PROFITS/CAPITAL RESERVES	184,039	3.7	144,458	39,581	27.4
TOTAL EQUITY CAPITAL	426,071	8.5	462,935	(36,864)	-8.0
LOSSES DEFERRED	611	0.0	3,043	(2,432)	-79.9
TOTAL LIABILITIES AND EQUITY CAPITAL	5,003,726	100.0	6,508,777	(1,505,051)	-23.1

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE PRESIDENT;  
CHRISTINIA PEARSON, CASHIER

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,  
HAROLD GUZOFISKY, EMIL HECHT, WILLIAM B. KEMPER, LARRY A. MIZEL,  
DONALD P. SHWAYDER, GARY KLEARMAN, RAYMOND T. BAKER, CALVIN EISENBERG

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,802
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,482
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,585
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,808
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,716
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	140
7. OTHER REAL ESTATE OWNED.....	487
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	317
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,529
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,529

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,062
(1) NONINTEREST-BEARING.....	7,290
(2) INTEREST-BEARING.....	15,772
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,197
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,232
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,332
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,332
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,529

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OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT;  
ROBERT P. LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

J. ROBERT YOUNG, STEPHEN BRIGGS, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,  
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY S. SLIFER,  
WILLIAM B. VOLLSBRACHT

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,217	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	4,657	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	247	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,865	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	12	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,853	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	237	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	167	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,478	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,478	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	12,035	
(1) NONINTEREST-BEARING.....	2,876	
(2) INTEREST-BEARING.....	9,159	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	105	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,140	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	300	
25. SURPLUS.....	300	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	738	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,338	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,338	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,478	

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD; ALLEN R. KOENEKE, PRESIDENT;  
THOMAS W. GRIFFITHS, EXECUTIVE VICE PRESIDENT; AMY GILBERTSON,  
VICE PRESIDENT/CASHIER

DIRECTORS-

J. THOMAS CLARK, ALLEN R. KOENEKE, CHARLES B. ISRAEL, ROBERT ODEN,  
CAROL ANN KOPF

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,807
B. INTEREST-BEARING BALANCES.....	5,494
2. SECURITIES.....	4,542
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,045
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	56,238
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	555
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	55,683
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	721
7. OTHER REAL ESTATE OWNED.....	184
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,504
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	76,980
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	76,980

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,923
(1) NONINTEREST-BEARING.....	14,601
(2) INTEREST-BEARING.....	56,322
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	295
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	71,798
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	650
25. SURPLUS.....	684
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,848
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,182
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,182
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	76,980

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OFFICERS-

KURT ADAM, PRESIDENT; CLARE O. BARRINGER, VICE PRESIDENT

DIRECTORS-

WILLIAM E. CLARK, RICHARD J. MEEKER, F.P. STONE, MICHAEL J. PINT,  
LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, KURT E. ADAM,  
GERALD F. GROSWOLD

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,107
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	22,534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	640
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	39,022
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	401
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	38,621
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,146
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	324
11. OTHER ASSETS.....	2,227
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	74,599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	74,599

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	68,523
(1) NONINTEREST-BEARING.....	17,611
(2) INTEREST-BEARING.....	50,912
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	840
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	69,363
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,650
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,586
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,236
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	74,599

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT;  
CAROL A. HARDY, SR. VICE PRESIDENT/CASHIER; PAUL W. SHOEMAKER, VICE  
PRESIDENT

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD,  
DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,466
B. INTEREST-BEARING BALANCES.....	698
2. SECURITIES.....	13,806
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	905
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,770
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	609
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,161
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	351
7. OTHER REAL ESTATE OWNED.....	2,438
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	609
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,434
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,434

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,782
(1) NONINTEREST-BEARING.....	8,920
(2) INTEREST-BEARING.....	25,862
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,927
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,374
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,507
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,507
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,434

OFFICERS-

RICHARD JORGENSEN, PRESIDENT; RICHARD L. MCGILVER, VICE PRESIDENT;  
 SUZANNE K. BURRITT, CASHIER

DIRECTORS-

WILLIAM B. KEMPER, LARRY A. MIZEL, RAYMOND T. BAKER, ROBERT W. GRAF,  
 DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN, RICHARD JORGENSEN,  
 NORMAN BROWNSTEIN, HAROLD GUZOFKY, EMIL HECHT, CALVIN EISENBERG

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,373
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,645
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	189
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,456
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	162
7. OTHER REAL ESTATE OWNED.....	151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	389
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,106

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,599
(1) NONINTEREST-BEARING.....	7,879
(2) INTEREST-BEARING.....	21,720
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,720
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,286
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,106

OFFICERS-

RICHARD JORGENSEN, PRESIDENT

DIRECTORS-

RAYMOND T. BAKER, GARY KLEARMAN, CALVIN EISENBERG, LARRY A. MIZEL,  
MICHAEL A. FEINER, DONALD L. KORTZ, ROBERT W. GRAF, JOHN ANDREW LOVE,  
HAROLD GUZOFISKY, MYRON A. SIDON, EMIL HECHT, RICHARD JORGENSEN

DECEMBER 31, 1989  
ASSETS:

DOD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	728
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,973
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,254
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,261
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	68
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,193
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	33
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	425
11. OTHER ASSETS.....	187
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,793
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,793

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,413
(1) NONINTEREST-BEARING.....	4,532
(2) INTEREST-BEARING.....	8,881
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	16D
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,573
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	532
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,22D
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,220
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,793

OFFICERS-

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC.  
VICE PRESIDENT; DAVID EDWARDS, DONALD ECHTERMEYER, VICE PRESIDENTS;  
JOAN MCNULTY, CASHIER

DIRECTORS-

HOMER LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP,  
JOSEPH C. MOFFITT, EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER,  
THOMAS W. NEVIN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,242
B. INTEREST-BEARING BALANCES.....	4,562
2. SECURITIES.....	5,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,580
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	250
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,330
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,127
7. OTHER REAL ESTATE OWNED.....	667
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	306
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,325
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,325

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,073
(1) NONINTEREST-BEARING.....	8,846
(2) INTEREST-BEARING.....	26,227
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	214
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,287
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,038
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	3,038
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,325

OFFICERS-

STEPHEN P. BALTZ, PRESIDENT/CEO; KELLY J. ZAMORSKI, SR. VICE PRESIDENT;  
TINA R. HAJICEK, VICE PRESIDENT; BRENDA B. MAZAR, VICE PRESIDENT/CASHIER

DIRECTORS-

MARTHA J. BALTZ, BRENDA B. MAZUR, KELLY J. ZAMORSKI

DECEMBER 31, 1989	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,173
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	661
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,025
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,938
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	704
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,308
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,473
(1) NONINTEREST-BEARING.....	3,270
(2) INTEREST-BEARING.....	6,203
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,572
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	136
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	736
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	736
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,308

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY DIERS, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,  
ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,305
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,789
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	782
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	25,659
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	248
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	25,411
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,324
7. OTHER REAL ESTATE OWNED.....	591
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	936
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	46,138
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	46,138

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	43,316
(1) NONINTEREST-BEARING.....	10,063
(2) INTEREST-BEARING.....	33,253
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,422
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	950
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,466
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,716
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	46,138

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;  
JO BERRY, CASHIER; GLEN JAMMARON, VICE PRESIDENT

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLACE A.E. DEBEQUE, JACK E. EDGINGTON,  
ERNEST GIANNETTI, PETER N. GUY, RODNEY E. SLIPER, DAVE SCRUBY,  
J. ROBERT YOUNG, ROBERT F. DOWNS

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,503
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	3,554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,143
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,933
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	350
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	258
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,796
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,796

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,399
(1) NONINTEREST-BEARING.....	3,513
(2) INTEREST-BEARING.....	14,886
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	881
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,447
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	545
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	679
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,349
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,349
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,796

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OFFICERS-

H. "JACK" LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;  
DAN R. FORD, GLADE E. STOWELL, VICE PRESIDENTS; LINDA L. HARDY, CASHIER

DIRECTORS-

JOE D. FORD, H. "JACK" LEPLATT, JAMES W. SOWER, GLADE E. STOWELL,  
CECIL W. SOWER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	571
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	3,582
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,236
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,154
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	162
7. OTHER REAL ESTATE OWNED.....	248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	203
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,169
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,169

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,848
(1) NONINTEREST-BEARING.....	1,813
(2) INTEREST-BEARING.....	11,035
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,946
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	823
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,169

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUH, VICE PRESIDENT/CASHIER

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,  
MYRTLE TISONE, STEVEN K. BOSLEY

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,520	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	9,052	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,850	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	44,285	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	634	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	43,651	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,778	
7. OTHER REAL ESTATE OWNED.....	1,377	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	3,657	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	68,885	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	68,885	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	59,867	
(1) NONINTEREST-BEARING.....	17,315	
(2) INTEREST-BEARING.....	42,552	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,954	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	642	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	553	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	63,016	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	646	
25. SURPLUS.....	2,198	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,025	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,869	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,869	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	68,885	

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; JEFFREY N. STIFFLER, EXEC. VICE PRESIDENT;  
DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,  
TERRY F. SMITH, DONALD H. SCHURR, JR., JEFFREY N. STIFFLER,  
RUSSELL K. OSGOOD, JEROME C. DARNELL

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	708
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,640
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,644
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	167
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,477
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	744
7. OTHER REAL ESTATE OWNED.....	669
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	158
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,188
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,188

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,493
(1) NONINTEREST-BEARING.....	2,426
(2) INTEREST-BEARING.....	11,067
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,575
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	413
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,613
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,188

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, JIM CLEMENT,  
 VICE PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,  
 MICHAEL E. BENNETT

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,508
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,162
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,180
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,027
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,002
7. OTHER REAL ESTATE OWNED.....	1,123
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	460
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,282
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	30,282

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,495
(1) NONINTEREST-BEARING.....	5,804
(2) INTEREST-BEARING.....	20,691
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	1,275
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,034
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	384
25. SURPLUS.....	1,016
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	848
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,248
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,282

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE PRESIDENT;  
 STEVEN R. DUPPS, CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN,  
 ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE, KENNETH J. GARTON

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,121
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,807
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	239
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,568
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	178
7. OTHER REAL ESTATE OWNED.....	1,657
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,254

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,335
(1) NONINTEREST-BEARING.....	2,964
(2) INTEREST-BEARING.....	16,371
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,469
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	563
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,222
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,785
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,785
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,254

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMAHAN, EXECUTIVE VICE PRESIDENT;  
ROBERT W. SCHUTTE, VICE PRESIDENT/CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, JOHN BURT, ROBERT A. FERRIS, JR.,  
LEWIS L. LOWE

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	785
B. INTEREST-BEARING BALANCES.....	1,179
2. SECURITIES.....	3,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,170
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	65
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,105
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	327
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	174
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,469
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,469

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,952
(1) NONINTEREST-BEARING.....	2,050
(2) INTEREST-BEARING.....	6,902
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,048
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	421
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	1,421
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,469

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE PRESIDENT;  
JERRY L. GROSS, VICE PRESIDENT/CASHIER; RICK HAYNES, VICE PRESIDENT

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L.L. REINECKER,  
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,169
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	14,369
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,522
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,394
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	264
7. OTHER REAL ESTATE OWNED.....	311
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	570
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,427
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,427

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,898
(1) NONINTEREST-BEARING.....	6,799
(2) INTEREST-BEARING.....	22,099
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	327
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,225
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	902
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,202
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,202
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,427

OFFICERS-

DELMAR A. DURYEA, PRESIDENT; DOUGLAS E. FAST, EXEC. VICE PRESIDENT/  
CASHIER

DIRECTORS-

ROBERT E. RICE, L.R. BATE, MARVIN N. CHRISTENSEN, TED TURECEK,  
THOMAS F. HUGGINS, DOUG FAST, GLEN MCKIE

DECEMBER 31, 19B9 DDO OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,348
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,456
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,069
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,915
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	743
7. OTHER REAL ESTATE OWNED.....	151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
1D. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	368
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,981

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,537
(1) NONINTEREST-BEARING.....	2,252
(2) INTEREST-BEARING.....	12,285
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	725
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	21D
20. OTHER LIABILITIES.....	479
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	15,951
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	420
25. SURPLUS.....	42D
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,D3D
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,030
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,981

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE PRESIDENT;  
MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON, VICE-  
PRESIDENTS

DIRECTORS-

MILTON L. MATHIS, JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON,  
JOHN R. KELLER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,231
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,557
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,406
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	269
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,137
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	176
7. OTHER REAL ESTATE OWNED.....	410
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	550
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,811

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,106
(1) NONINTEREST-BEARING.....	3,862
(2) INTEREST-BEARING.....	21,244
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	72
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	408
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,586
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,450
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,811

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOE SCOFIELD, PRESIDENT;  
JOHN BELL, VICE PRESIDENT/CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. ROBERT YOUNG,  
ROBERT F. DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, ERNEST GIANINETTI,  
WALLACE A.E. DEBEQUE

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,291
B. INTEREST-BEARING BALANCES.....	493
2. SECURITIES.....	3,015
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,739
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,811
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	190
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,621
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	317
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	261
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,737
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,737

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,181
(1) NONINTEREST-BEARING.....	4,450
(2) INTEREST-BEARING.....	14,731
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,360
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	827
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,377
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,377
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,737

OFFICERS-

PHILIP S. MILLER, PRESIDENT; DONA SHERLOCK, VICE PRESIDENT/CASHIER;  
THOMAS D. WAYMIRE, VICE PRESIDENT

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,546
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	40,855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,388
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,077
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	123
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	61,044
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	61,044

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,760
(1) NONINTEREST-BEARING.....	7,587
(2) INTEREST-BEARING.....	42,173
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	50,020
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,024
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	11,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	11,024
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	61,044

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE PRESIDENT;  
VIVIAN PETERSEN, CASHIER

DIRECTORS-

VICTOR L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,  
DONNA KONECNE

DECEMBER 31, 1989	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,509
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,377
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,368
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,080
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,288
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	137
7. OTHER REAL ESTATE OWNED.....	25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	864
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	44,100
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	44,100
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,977
(1) NONINTEREST-BEARING.....	6,592
(2) INTEREST-BEARING.....	31,385
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	564
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,541
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,659
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,559
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,559
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,100

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS-

MORRIS L. GRABER, CREIGHTON COOK, HOLLAND DUELL, JR.,  
WILLIAM WACHOB, RAYMOND CALVIN SIKES

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	390
B. INTEREST-BEARING BALANCES.....	250
2. SECURITIES.....	638
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,486
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,413
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	138
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,465
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,465

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,029
(1) NONINTEREST-BEARING.....	1,194
(2) INTEREST-BEARING.....	3,835
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,067
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	258
25. SURPLUS.....	70
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	70
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	398
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	398
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,465

OFFICERS-

DAN S. BAKER, PRESIDENT; D. EDWARD SAUER, EXEC. VICE PRESIDENT;  
ELAINE OVERMEYER, CASHIER

DIRECTORS-

MARY E. ROSS, DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE,  
D. EDWARD SAUER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,454
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,483
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,138
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	138
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,000
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	189
7. OTHER REAL ESTATE OWNED.....	158
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	84
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,978
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,978

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,139
(1) NONINTEREST-BEARING.....	3,237
(2) INTEREST-BEARING.....	7,902
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,181
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	494
25. SURPLUS.....	249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	54
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	797
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	797
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,978

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH,  
GAYLORD "AL" ALBERG, R.E. LUDT

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,160
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,625
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,947
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	149
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,798
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	271
7. OTHER REAL ESTATE OWNED.....	134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	107
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,667
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,667

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,327
(1) NONINTEREST-BEARING.....	4,097
(2) INTEREST-BEARING.....	8,230
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,558
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	385
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	224
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,109
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,109
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,667

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD "AL" ALBERG, VICE PRESIDENT;  
GENE K. DOVER, VICE PRESIDENT/CASHIER

DIRECTORS-

GAYLORD "AL" ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN,  
PHILIP M. KLEINSMITH, R.E. LUDT

DECEMBER 31, 1989	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,014
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,504
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	585
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,919
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,038
7. OTHER REAL ESTATE OWNED.....	1,330
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	306
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,393
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,852
(1) NONINTEREST-BEARING.....	4,069
(2) INTEREST-BEARING.....	21,783
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	97
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,194
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	549
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,199
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,199
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,393

OFFICERS-

DON E. CHISHMAR, PRESIDENT; SCOTT E. HUGHES, VICE PRESIDENT/CASHIER;  
 JAMES D. CALLOW, VICE PRESIDENT

DIRECTORS-

RUSSELL M. WICKS, JR., FRANK R. ALEXANDER, DON E. CHISHMAR, SCOTT HUGHES

DECEMBER 31, 1989  
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,465
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	739
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,085
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,503
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	236
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,267
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	142
7. OTHER REAL ESTATE OWNED.....	985
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	376
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,059
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,059

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,572
(1) NONINTEREST-BEARING.....	1,987
(2) INTEREST-BEARING.....	8,585
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,654
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	395-
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	405
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	405
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,059

OFFICERS-

JOHN G. JACKSON, CHAIRMAN OF THE BOARD/CEO; WILLIAM H. KANDT, PRESIDENT;  
SCOTT PURSLEY, SR. VICE PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG, ALAN D. CLARK,  
WILLIAM H. KANDT

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	988
B. INTEREST-BEARING BALANCES.....	495
2. SECURITIES.....	7,228
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,932
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	186
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,746
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	531
7. OTHER REAL ESTATE OWNED.....	461
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	71
11. OTHER ASSETS.....	393
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,513
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,513

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,751
(1) NONINTEREST-BEARING.....	3,598
(2) INTEREST-BEARING.....	16,153
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	2,111
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,992
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,025
25. SURPLUS.....	496
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,513

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OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, RICHARD E. JORGENSEN, SR.,  
SR. VICE PRESIDENTS; NORMA N. PAINTER VICE PRESIDENT/CASHIER;  
ROGER P. BRUGGEMAN, VICE PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR,  
GLEN B. CLARK, JR., RICHARD E. JORGENSEN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,069
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,938
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	186
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,752
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	467
7. OTHER REAL ESTATE OWNED.....	449
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	663
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,385

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,296
(1) NONINTEREST-BEARING.....	8,048
(2) INTEREST-BEARING.....	17,248
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	234
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,530
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	558
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	297
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,855
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,385

OFFICERS-

ORREL A. DANIEL, CHAIRMAN OF THE BOARD; ROBERT L. STEELE, PRESIDENT;  
CLYDE DEBELLO, VICE PRESIDENT/CASHIER;  
JAMES HAKOWSKI, SR. VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE, ROBERT F. BROZMAN,  
EDWARD A. BROWN, IVAN R. JERGENSEN, KENNETH L. GAHAGEN,  
ROBERT L. BERGMAN, FRANCES T. DANIEL, ADVISORY

DECEMBER 31, 1989  
ASSETS:

ODD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,61D
B. INTEREST-BEARING BALANCES.....	768
2. SECURITIES.....	6,542
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,88D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,292
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	202
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,09D
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	527
7. OTHER REAL ESTATE OWNED.....	484
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
1D. INTANGIBLE ASSETS.....	23
11. OTHER ASSETS.....	327
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,251
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,251

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,094
(1) NONINTEREST-BEARING.....	8,557
(2) INTEREST-BEARING.....	21,537
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	358
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	30,452
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	864
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,799
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,251

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE PRESIDENT;  
BELMEAR D. BROWN, EXEC. VICE PRESIDENT/CASHIER; MICHAEL E. LOSH,  
HARLIN R. WITTWER, VICE PRESIDENTS

DIRECTORS-

CHARLES M. MCAFEE, JAMES D. PORTER, ROBERT D. HELMS,  
CHARLES M. SEARLE, ELIZABETH S. SEARLE, BELMEAR D. BROWN,  
KEENAN G. ERTEL

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,621
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,247
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	304
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,943
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	854
7. OTHER REAL ESTATE OWNED.....	3,420
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	861
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,918

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,504
(1) NONINTEREST-BEARING.....	6,138
(2) INTEREST-BEARING.....	26,366
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	109
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	104
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	427
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,144
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	274
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,918

OFFICERS-

Q. DEAN BROSIUS, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT;  
 THOMAS R. MAGNUSON, CASHIER

DIRECTORS-

Q. DEAN BROSIUS, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS,  
 LYNN K. WHITEMAN

DECEMBER 31, 1989	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,611
B. INTEREST-BEARING BALANCES.....	329
2. SECURITIES.....	3,881
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,035
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,410
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	898
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	563
7. OTHER REAL ESTATE OWNED.....	238
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	422
11. OTHER ASSETS.....	527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	23,118
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,396
(1) NONINTEREST-BEARING.....	3,908
(2) INTEREST-BEARING.....	17,488
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	196
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,592
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,326
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,526
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,118

OFFICERS-

JOHN C. MULLER, PRESIDENT/CHAIRMAN OF THE BOARD; JACK J. MOSS,  
VICE PRESIDENT; DOUGLAS R. NEWLAND, CASHIER

DIRECTORS-

JOHN C. MULLER, JAMES D. EDGERLEY, CHARLES A. STODDARD, JR.,  
L. DEAN VISINTAINER, THOMAS E. TREVENEN, JOSEPH L. CODUTE

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,249
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	13,245
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,264
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	822
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,442
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	402
7. OTHER REAL ESTATE OWNED.....	324
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	722
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,384
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,384

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,389
(1) NONINTEREST-BEARING.....	3,954
(2) INTEREST-BEARING.....	21,435
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	100
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	436
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,925
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	343
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	616
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,459
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,459
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,384

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT;  
HAROLD CLIFFORD GOSS, EXEC. VICE PRESIDENT; DARLENE M. HALAZON, VICE  
PRESIDENT/CASHIER

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN,  
GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOB8IN,  
KAY C. DRURY, HAROLD CLIFFORD GOSS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,978
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	951
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,153
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	187
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,966
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	370
7. OTHER REAL ESTATE OWNED.....	316
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	318
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,599

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,285
(1) NONINTEREST-BEARING.....	4,843
(2) INTEREST-BEARING.....	12,442
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	142
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,427
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	555
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	367
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,172
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,599

OFFICERS-

THEODORE H. MUELLER, SR., CHAIRMAN OF THE BOARD/PRESIDENT;  
NANCY DUMMER, VICE PRESIDENT/CASHIER

DIRECTORS-

THEODORE H. MUELLER, JOYCE H. MUELLER, RICHARD W. JOHNSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	271
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	170
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,485
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	113
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,372
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	126
7. OTHER REAL ESTATE OWNED.....	783
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,802
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,802

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,243
(1) NONINTEREST-BEARING.....	921
(2) INTEREST-BEARING.....	6,322
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	45
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,374
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	112-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	428
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,802

OFFICERS-

JOHN REASON, CHAIRMAN OF THE BOARD; ROGER N. KNAPP, PRESIDENT/CEO;  
TODD E. WRIGHT, VICE PRESIDENT/CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,  
LARRY R. MARTZ, TODD E. WRIGHT, (MR.) VIVIAN ERIKSEN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,420
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,155
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,335
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,196
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	415
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,781
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	237
7. OTHER REAL ESTATE OWNED.....	143
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	381
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,452

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,663
(1) NONINTEREST-BEARING.....	4,125
(2) INTEREST-BEARING.....	8,538
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	95
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,838
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,164
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,614
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,452

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO/CHAIRMAN OF THE BOARD;  
REBECCA SHEA, SR. VICE PRESIDENT/CASHIER; WILLIAM F. SEUELL,  
GREG K. POPE, VICE PRESIDENTS

DIRECTORS-

GORDON E. WAGNER, HOBART J. KNIGHT, HARRY GILBERT, BILL HELLMAN,  
DON R. LANE, RALPH MANGUM

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,066
B. INTEREST-BEARING BALANCES.....	2,065
2. SECURITIES.....	13,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,418
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	769
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,649
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	633
7. OTHER REAL ESTATE OWNED.....	892
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,089
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,366
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	42,366

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	38,408
(1) NONINTEREST-BEARING.....	6,619
(2) INTEREST-BEARING.....	31,789
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	331
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	271
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	39,010
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	1,189
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	967
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	42,366

OFFICERS-

WALTER EMERY, CHAIRMAN OF THE BOARD; EUGENE H. ROCK, PRESIDENT;  
GEORGE F. ROCK, EXEC. VICE PRESIDENT; PATRICIA CONNELL, VICE PRESIDENT/  
CASHIER; LORETTA A. SMITH, JUDITH A. WAGNER, GEORGE DREHAN,  
HOWARD JACOBSEN, ROGER WOLMAN, VICE PRESIDENTS

DIRECTORS-

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE,  
EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN,  
ROBERT W. WALTER, JOHN A. YELENICK, WALTER C. EMERY, ROBERT C. HAWLEY,  
JOHN J. HOULIHAN, EARL R. LAWRENCE, W.W. WILSON, DIRECTOR EMERITUS,  
ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,860
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	46,051
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	136
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	45,915
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,187
7. OTHER REAL ESTATE OWNED.....	74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,087
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	72,677
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	72,677

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	63,383
(1) NONINTEREST-BEARING.....	13,275
(2) INTEREST-BEARING.....	50,108
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEHAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	368
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	657
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	64,408
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	900
25. SURPLUS.....	2,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,269
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,269
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,269
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	72,677

BELCARO BANK  
DENVER

OFFICERS-

THOMAS C. STOKES, PRESIDENT/CEO; RICK R. SEIFERTH, SR. VICE PRESIDENT;  
GREGORY C. DEWIT, SHIRLEY C. SMOAK, DENNIS L. BERANEK,  
CHRISTOPHER M. JOHNSON, VICE PRESIDENTS

DIRECTORS-

CHESTER N. WINTER, EARL E. HOELLEN, LEO ROSTERMUNDT, THOMAS STOKES,  
SAMUEL R. FREEMAN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,150
B. INTEREST-BEARING BALANCES.....	1,141
2. SECURITIES.....	1,759
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,656
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	327
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,329
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	204
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	105
11. OTHER ASSETS.....	279
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,617

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,242
(1) NONINTEREST-BEARING.....	5,531
(2) INTEREST-BEARING.....	18,711
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	14
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,523
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	97
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	103-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,617

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD/PRESIDENT; W. KENT WINKER, EXEC. VICE PRESIDENT; GARY FEY, VICE PRESIDENT/CASHIER; JAMES W. KING, SR. VICE PRESIDENT; RICHARD COUNLEY, KIRK HUGGINS, RONALD D. HUSER, RAYMOND MUNOZ, VICE PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, RAYMOND C. KOERNIG JR., E.C. VINER, NORMAN B. WOOD, HARRY J. GOBERT, PAUL G. WEST, PETER J. ABLANCZY, M. KENT WINKER

DECEMBER 31, 19B9  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	B,870
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,156
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	72,955
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,410
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	71,545
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	934
7. OTHER REAL ESTATE OWNED.....	5,933
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	34
11. OTHER ASSETS.....	1,994
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	110,066
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	110,066

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	94,462
(1) NONINTEREST-BEARING.....	24,140
(2) INTEREST-BEARING.....	70,322
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,870
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,312
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	667
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	99,311
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	520
25. SURPLUS.....	4,155
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,080
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	110,066

OFFICERS-

NORMAN B. WARD, PRESIDENT; CINDY ALMQUIST, VICE PRESIDENT/CASHIER

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST,  
NORMAN B. WOOD, HARRY J. GOBERT, RAYMOND C. KOERNIG, JR.,  
E.C. VINER, M. KENT WINKER

DECEMBER 31, 1989

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,457
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	43D
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5D0
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,706
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,61D
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	167
7. OTHER REAL ESTATE OWNED.....	205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	127
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,496
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,496

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1D,2D8
(1) NONINTEREST-BEARING.....	3,898
(2) INTEREST-BEARING.....	6,31D
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	1D,475
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	5D0
25. SURPLUS.....	5D0
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,021
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,D21
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,496

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY,  
VICE PRESIDENT/CASHIER; DOUGLAS GOEBEL, JEAN WARREN, RONN F. CASTLE,  
VICE PRESIDENTS

DIRECTORS-

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE,  
HAROLD R. LACY

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,179
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	2,632
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,713
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	202
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,511
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	996
7. OTHER REAL ESTATE OWNED.....	2,147
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	386
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,776
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,776

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,139
(1) NONINTEREST-BEARING.....	12,297
(2) INTEREST-BEARING.....	17,842
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,260
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	816
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,516
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,516
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,776

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT;  
 N.R. LOCKWOOD, EXECUTIVE VICE PRESIDENT; CECIL MCGLOTHLEN, SR. VICE  
 PRESIDENT/CASHIER; THOMAS GORDON, JOHN LAWRENCE, SR. VICE PRESIDENTS;  
 JAMES E. BENNETT, VAN T. RAMETTA, LOYD E. HOSKINS, JAMES L. HERDE,  
 WILLIAM E. MARTIN, BRUCE C. HARBISON, VICE PRESIDENTS

DIRECTORS-

JOHN G. WILKINSON, ROBERT E. BRYAN, JR., N.R. LOCKWOOD, THOMAS GORDON,  
 J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR.,  
 GARTH C. GRISSOM, ELWOOD KULLGREN

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,113
B. INTEREST-BEARING BALANCES.....	2,857
2. SECURITIES.....	53,222
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	17,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	41,562
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	40,896
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	944
7. OTHER REAL ESTATE OWNED.....	469
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,510
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	123,011
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	123,011

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	106,307
(1) NONINTEREST-BEARING.....	27,010
(2) INTEREST-BEARING.....	79,297
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	822
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	107,129
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,882
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,882
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,882
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	123,011

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC.  
VICE PRESIDENT; RICHARD M. KUNA, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN,  
DAVID S. BERSHOF

DECEMBER 31, 1989	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,072
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,484
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,460
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,612
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	194
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,418
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	233
7. OTHER REAL ESTATE OWNED.....	103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,170
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,170
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,080
(1) NONINTEREST-BEARING.....	6,610
(2) INTEREST-BEARING.....	18,470
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	278
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,495
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	425
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,675
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,675
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,170

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT,  
SR. VICE PRESIDENT/CASHIER; RICHARD E. WATSON, CRAIG CAUKIN,  
BYRON HASSTEDT, SR. VICE PRESIDENTS; EDWARD M. ALCOTT, RALPH RASKIN,  
JOHN PERKINS, JACK CARTER, VICE PRESIDENTS

DIRECTORS-

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISSLY, PAUL MILLER,  
ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, I. J. SHORE,  
RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK,  
MARK LEVINE, WILLIAM P. JOHNSON, ADVISORY

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	15,265
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,565
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	92,796
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,152
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	91,644
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,508
7. OTHER REAL ESTATE OWNED.....	2,135
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	617
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,646
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	134,880
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	134,880

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	121,073
(1) NONINTEREST-BEARING.....	30,752
(2) INTEREST-BEARING.....	90,321
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	617
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	827
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	122,517
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	6,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,363
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	12,363
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	12,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	134,880

OFFICERS-

W.R. JORGENSEN, CHAIRMAN OF THE BOARD; DAVID C. BOYLES, PRESIDENT;  
WARREN H. KNOLL, SR. VICE PRESIDENT; JAMES E. WILLIAMS, VICE PRESIDENT/  
CASHIER

DIRECTORS-

JERRAL BALMAN, WILLIAM BOWNESS, LEWIS LOW, LARRY MENEFE,EE,  
JAMES P. THOMAS, THOMAS COX, AUGUST FISCHER, LEN SNYDER,  
W.R. JORGENSEN, ROGER REILING, CHARLES SILLSTROP, RICHARD TUCKER

DECEMBER 31, 1989		DDD OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,D29	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		55D
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		215
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	1D,D11	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1BB	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,B23
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		4B
7. OTHER REAL ESTATE OWNED.....		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		252
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		16,964
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,465
(1) NONINTEREST-BEARING.....	12,397	
(2) INTEREST-BEARING.....	2,068	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		5D0
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,042
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		667
25. SURPLUS.....		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		255
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,922
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,922
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,964

OFFICERS-

JOHN R. SIMMONS, PRESIDENT/CHAIRMAN OF BOARD; ANNA MARIE PIXLER, EXEC.  
VICE PRESIDENT; THOMAS R. KONCILJA, VICE PRESIDENT/CASHIER;  
ARNOLD A. PARKS, VICE PRESIDENT

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,  
ERNEST J. PANASCI, JOHN R. SIMMONS, RICHARD TUCKER

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,734
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	18,805
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,642
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	481
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,161
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	472
7. OTHER REAL ESTATE OWNED.....	650
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,503
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,250

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	41,475
(1) NONINTEREST-BEARING.....	8,515
(2) INTEREST-BEARING.....	32,960
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	420
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	241
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,136
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	594
25. SURPLUS.....	1,056
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,493
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	29
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,114
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,114
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,250

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE PRESIDENT;  
WILLIAM COATMAN, E. EUGENE SCHNABEL, SR. VICE PRESIDENTS;  
BERNARD STAEBEL, VICE PRESIDENT/CASHIER; DAN E. GRIFFIN,  
ROGER R. SCHMITZ, VAUGHN E. NICHOLS, SUSAN M. CREEL, VICE PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY,  
WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR,  
ROBERT E. JORDAN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,786
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	72,657
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	59,077
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	862
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	58,215
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,951
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3,069
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	151,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	151,128

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	132,252
(1) NONINTEREST-BEARING.....	29,475
(2) INTEREST-BEARING.....	102,777
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	217
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	133,646
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	10,482
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	17,482
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	17,482
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	151,128

OFFICERS-

THOMAS OHARA, PRESIDENT; RANDALL SKITT, CASHIER

DIRECTORS-

RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZOFKY, LARRY A. MIZEL,  
GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF,  
WILLIAM B. KEMPER, THOMAS O'HARA, DONALD P. SHWAYDER, CALVIN EISENBERG

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,485
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,230
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,892
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	58
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,834
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	76
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	26
11. OTHER ASSETS.....	219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,442
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..<	17,442

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,911
(1) NONINTEREST-BEARING.....	3,561
(2) INTEREST-BEARING.....	12,350
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,038
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	538
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	366
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,404
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,404
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,442

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/  
CASHIER; CRAIG L. MILLER, KIRK L. MAZE, SR. VICE PRESIDENTS;  
WILLIAM PETEY, BRUCE SIEGRIST, VICE PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY,  
EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE,  
JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, CALVIN EISENBERG

DECEMBER 31, 1989

ODD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,716
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	38,259
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,315
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	41,595
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	307
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	41,288
5. ASSETS HELD IN TRADING ACCOUNTS.....	3,467
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	750
7. OTHER REAL ESTATE OWNED.....	794
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,165
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	100,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	100,754

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	90,021
(1) NONINTEREST-BEARING.....	24,432
(2) INTEREST-BEARING.....	65,589
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	604
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	90,625
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	2,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,229
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1D,129
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1D,129
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	100,754

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT;  
HAROLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE  
PRESIDENT/CASHIER; RICHARD MASCHKE, E. STANLEY WINKLER, BARBARA RAPER,  
SHIRLEY JOHNSON, PAULETTE REDLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER, ZELIE BERENBAUM,  
JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,766
B. INTEREST-BEARING BALANCES.....	4,719
2. SECURITIES.....	21,382
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	3,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	49,141
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	509
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	48,632
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	524
7. OTHER REAL ESTATE OWNED.....	1,085
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,209
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	86,117
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	86,117

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	76,210
(1) NONINTEREST-BEARING.....	13,632
(2) INTEREST-BEARING.....	62,578
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	122
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	809
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	77,141
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,976
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,976
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	86,117

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, SR. VICE PRESIDENT;  
 DONALD LANCASTER, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

DONALD H. SCHURR, JR., TERRENCE F. SMITH, JESSE CARRAWAY,  
 RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,107
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	2,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,060
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	25,862
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	392
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	25,470
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	759
7. OTHER REAL ESTATE OWNED.....	929
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	422
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,128

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,084
(1) NONINTEREST-BEARING.....	4,911
(2) INTEREST-BEARING.....	30,173
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,328
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,300
25. SURPLUS.....	833
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	667
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,800
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	2,800
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	38,128

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;  
CHARLES A. WOLFSCHLAG, CASHIER; JUDITH B. KAUTZ, ROBERT SHATTUCK,  
VICE PRESIDENTS

DIRECTORS-

WILLIAM E. BRAYSHAW, LAURIE A. WILSON, JERROLD B. EVANS,  
WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON,  
RICHARD C. SAUNDERS, C. GALE SELLENS, HERMAN J. ZUECK, J.W. WELLS,  
CHARLES A. WOLFSCHLAG

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,302
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,873
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,395
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	53,980
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	182
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	53,798
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,007
7. OTHER REAL ESTATE OWNED.....	1,277
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,173
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	84,825
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	84,825

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	78,433
(1) NONINTEREST-BEARING.....	17,687
(2) INTEREST-BEARING.....	60,746
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	78,747
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	78
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,078
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,078
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	84,825

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT;  
CYNTHIA ANN CULKIN, VICE PRESIDENT; CINDY M. TUREK/CASHIER

DIRECTORS-

PHILIP J. HOGUE, JAMES O. RICHARDS, ROBERT C. RUSSO, JOHN FULLER, JR.,  
ERIKA SCHAFER, LINDA SANDERS, JOHN FITZGERALD, WILLIAM FITZGERALD,  
THOMAS A. GART, H. DEWITT MITCHELL, ROGER M. BARKIN, M.D.

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	244
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,860
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	490
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	5
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	485
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	50
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	77
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,797
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,797

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,709
(1) NONINTEREST-BEARING.....	3,439
(2) INTEREST-BEARING.....	3,270
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,779
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	315
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	97-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,797

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE PRESIDENT/  
CASHIER; J.C. KINKADE, 1ST VICE PRESIDENT; MERTON R. TAYLOR,  
WILLIAM K. NIELSON, 2ND VICE PRESIDENTS; EDWARD G. MERRITT, JR., VICE  
PRESIDENT

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR,  
WILLIAM K. NIELSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	695
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	18,551
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,295
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,920
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,818
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	202
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	678
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,239
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,239

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	31,632
(1) NONINTEREST-BEARING.....	4,279
(2) INTEREST-BEARING.....	27,353
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	372
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,004
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	975
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,060
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,235
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,235
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,239

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	471
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	1,649
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,025
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,2B7
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,185
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	64
7. OTHER REAL ESTATE OWNED.....	679
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	291
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,564
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,564

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,980
(1) NONINTEREST-BEARING.....	1,035
(2) INTEREST-BEARING.....	9,945
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,054
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	328
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	32
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	510
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	510
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,564

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT;  
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, PETER N. GUY, J. ROBERT YOUNG, RODNEY SLIFER,  
WILLIAM B. VOLLBRACHT, PHIL FRANK, WALLACE A.E. DE BEQUE,  
ROBERT F. DOWNS, JACK E. EDGINGTON, WALLY DALLENBACH

DECEMBER 31, 1989 DDO OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	778
B. INTEREST-BEARING BALANCES.....	787
2. SECURITIES.....	1,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,360
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1D4
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,256
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	328
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	133
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,55D
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,550

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,282
(1) NONINTEREST-BEARING.....	1,208
(2) INTEREST-BEARING.....	8,074
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	427
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	72
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,781
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4DD
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	169
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	769
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	769
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,550

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT;  
LARRY EVENSON, VICE PRESIDENT/CASHIER; ROBERT KAUFMAN, VICE PRESIDENT

DIRECTORS-

NED E. OYLER, MICHAEL J. PINT, JOHN MORRISON

DECEMBER 31, 1989	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,376
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,985
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,404
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	209
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,195
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	759
7. OTHER REAL ESTATE OWNED.....	372
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,053
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,763
(1) NONINTEREST-BEARING.....	6,860
(2) INTEREST-BEARING.....	13,903
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,930
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,123
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,123
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,053

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE PRESIDENT;  
MELVIN D. SEVERSON, SR. VICE PRESIDENT; CARLA L. GARTON, CASHIER;  
KENNETH D. STUMPF, DAN ROCKWELL, VICE PRESIDENTS

DIRECTORS-

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON,  
CARLA L. GARTON, JOHN LEFFLER, KENNETH F. LIND

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,395
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,020
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	595
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,575
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	291
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,284
5. ASSETS HELD IN TRADING ACCOUNTS.....	226
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	370
7. OTHER REAL ESTATE OWNED.....	81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	501
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,472

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,574
(1) NONINTEREST-BEARING.....	3,011
(2) INTEREST-BEARING.....	17,563
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	123
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,872
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	600
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,600
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,600
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,472

OFFICERS-

FRANK S. PETERSON, PRESIDENT; C. STAN SLIFE, JR., EXEC. VICE PRESIDENT;  
JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,  
GLEN B. CLARK, JR., JOHN P. DIKEOU, JACK L.K. GRUNWALD

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,821
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	26,247
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,545
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,882
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	304
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,578
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,462
7. OTHER REAL ESTATE OWNED.....	233
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,064
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	78,950
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	78,950

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	71,525
(1) NONINTEREST-BEARING.....	14,227
(2) INTEREST-BEARING.....	57,298
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	901
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	413
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	72,839
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,111
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,111
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,111
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	78,950

OFFICERS-

NORMAN B. WOOD, PRESIDENT; CINDY ALMQUIST, CASHIER

DIRECTORS-

JON P. COATES, RAYMOND C. KOENIG, JR., M. KENT WINKER, E.C. VINER,  
PETER J. ABLANCZY, SHEILA R. JOHNSON, HARRY J. GOBERT, NORMAN B. WOOD,  
PAUL G. WEST

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,808
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,106
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,270
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,878
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	402
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,476
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	679
7. OTHER REAL ESTATE OWNED.....	654
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	173
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,166

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	18,524
(1) NONINTEREST-BEARING.....	7,449
(2) INTEREST-BEARING.....	11,075
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,650
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	309
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	393-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,516
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,516
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,166

OFFICERS-

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD; RALPH C. EPEN,  
 PRESIDENT; GREER POTTER-HOWARD, CASHIER

DIRECTORS-

MARTIN J. WOHNLICH, RALPH C. EPEN, GREGORY LAWTON, DIANE D. WRITER,  
 A. EMMET STEPHENSON, JR., TONI E. STEPHENSON

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,466
B. INTEREST-BEARING BALANCES.....	978
2. SECURITIES.....	500
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,645
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,950
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,851
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	272
7. OTHER REAL ESTATE OWNED.....	192
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	139
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,043
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,043

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,924
(1) NONINTEREST-BEARING.....	2,099
(2) INTEREST-BEARING.....	8,825
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,977
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	166
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,066
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,066
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,043

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF,  
CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, JOHN R. THOMAS,  
GEORGE C. WILLIAMS, NANCY H. BELL

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,319
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,851
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,720
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,076
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	75
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,001
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	424
7. OTHER REAL ESTATE OWNED.....	149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	159
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,623

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,519
(1) NONINTEREST-BEARING.....	3,978
(2) INTEREST-BEARING.....	10,541
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,585
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	138
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,038
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,623

OFFICERS-

S.G. SEAY, PRESIDENT; O.C. ETTER, EXEC. VICE PRESIDENT/CASHIER;  
C. WALTER WILSON, VICE PRESIDENT

DIRECTORS-

STEPHEN G. SEAY, GARY S. JUDD, LEWIS M. BORDEN III, ERNEST J. PANASCI,  
G. JACKSON TANKERSLEY, JR., RICHARD TUCKER

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,222
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,653
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,415
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	251
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,164
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,651
7. OTHER REAL ESTATE OWNED.....	381
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	703
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,624
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,624

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,445
(1) NONINTEREST-BEARING.....	4,817
(2) INTEREST-BEARING.....	13,628
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	169
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,801
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,323
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,823
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,823
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,624

OFFICERS-

RON B. ROBINSON, CHAIRMAN OF THE BOARD/PRESIDENT/CEO;  
GERALD F. KOCH, SR. VICE PRESIDENT; ROBERT I. DELL, CASHIER

DIRECTORS-

THOMAS DREVER, ROB B. ROBINSON, VERNER CRAYNE, GERALD F. KOCH,  
ROBERT A. UCHIN, D.D.S.

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,000
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,429
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,654
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	420
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,234
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	300
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	94
11. OTHER ASSETS.....	536
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,193

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,629
(1) NONINTEREST-BEARING.....	5,330
(2) INTEREST-BEARING.....	13,299
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	381
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,129
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	479
25. SURPLUS.....	585
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,064
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,064
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,193

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE PRESIDENT;  
ALEXANDER R. BEARD, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,  
A. BLAINE ALLEY

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	732
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,042
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,437
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,159
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	22
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,137
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	51
7. OTHER REAL ESTATE OWNED.....	106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	66
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,571
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,571

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	5,160
(1) NONINTEREST-BEARING.....	1,180
(2) INTEREST-BEARING.....	3,980
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	14
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,174
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	60
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	277
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	397
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	397
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,571

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;  
ANN N. BRUMLEVE, CASHIER

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,  
C. WILLIAM HERZOG, E. NELSON THOMAS, C. FRANKLIN HIX, JR.

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,066
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,714
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,147
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,906
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	521
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,903
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,903

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,931
(1) NONINTEREST-BEARING.....	3,111
(2) INTEREST-BEARING.....	27,820
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	329
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,260
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,443
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,643
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,903

OFFICERS-

ROBERT H. HAMMOND, PRESIDENT; J.M. MASON, RAYMOND W. CRIST,  
CHARLES GESME, JOHN FISCHER, VICE PRESIDENTS; KAREN D. HERR, CASHIER

DIRECTORS-

GILBERT J. MCGOUGH, JOHN E. BOHLING, ANDREW K. SMITH, ROBERT H. HAMMOND,  
JOHN A. FISCHER

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,034
B. INTEREST-BEARING BALANCES.....	898
2. SECURITIES.....	6,261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,137
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	266
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,871
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	238
7. OTHER REAL ESTATE OWNED.....	407
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	337
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,046

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,673
(1) NONINTEREST-BEARING.....	7,296
(2) INTEREST-BEARING.....	21,377
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,921
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	825
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	975
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,125
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,125
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,046

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OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/  
VICE PRESIDENT; ROBERT HAMMOND, DENNIS M. MATHISEN, DANIEL T. LINDSAY,  
CHARLES GESME, VICE PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ROBERT H. HAMMOND,  
RAYMOND W. CRIST, GARY W. LONGBALLA

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	283
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,773
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	70
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,816
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	58
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,758
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	53
7. OTHER REAL ESTATE OWNED.....	16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	32
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	395
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,380
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,380

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,588
(1) NONINTEREST-BEARING.....	1,334
(2) INTEREST-BEARING.....	6,254
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,689
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	245
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	326
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	691
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,380

OFFICERS-

MERLE E. ALBRECHT, CHAIRMAN OF THE BOARD; FLOYD E. HARMON, PRESIDENT;  
MERLE M. KLOCKE, VICE PRESIDENT; CHARMAINE BASKALL, CASHIER

DIRECTORS-

RICHARD TUCKER, GARY S. JUDD, LEWIS M. BORDEN III, ERNEST J. PANASCI,  
G. JACKSON TANKERSLEY, JR., FLOYD E. HARMON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	808
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,011
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,941
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,788
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,289
7. OTHER REAL ESTATE OWNED.....	278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,622
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,622

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,853
(1) NONINTEREST-BEARING.....	3,239
(2) INTEREST-BEARING.....	7,614
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	205
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	350
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,506
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	616
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,116
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,116
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,622

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT;  
MARY ANN FISKETJON, VICE PRESIDENT/CASHIER; MICHAEL J. MCLAREN, VICE  
PRESIDENT

DIRECTORS-

STEPHEN D. JOYCE, THOMAS S. BYINGTON, DENNIE F. SINNETT,  
DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER,  
SCOTT R. LARRABEE, LUCIA A. LILEY, EUGENE A. MARKLEY, JEROME D. CARR

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,786
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,024
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,510
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,001
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	141
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,860
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	255
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	18
11. OTHER ASSETS.....	200
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,753
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,753

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,370
(1) NONINTEREST-BEARING.....	5,171
(2) INTEREST-BEARING.....	13,199
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	70
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,534
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	803
25. SURPLUS.....	304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	112
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,753

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, SR. VICE PRESIDENT;  
GARY L. BUTLER, VICE PRESIDENT; KAREL R. BAKER, CASHIER

DIRECTORS-

JON P. COATES, JERRY C. REEVES, JOHN M. TOLIVER, HAROLD JOHNSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,604
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,825
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,280
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,572
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	276
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,296
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	784
7. OTHER REAL ESTATE OWNED.....	552
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	329
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,670

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,669
(1) NONINTEREST-BEARING.....	4,322
(2) INTEREST-BEARING.....	18,347
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,950
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	328
25. SURPLUS.....	870
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	522
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,720
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,720
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,670

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE PRESIDENT;  
E. EVERETT HOCKINS, VICE PRESIDENT; NYLA ANDERSON, CASHIER

DIRECTORS-

JAMES C. HEABERLIN, RICK D. ROHR, DAVID L. SABLE, M.D.,  
DAVID W. SHAFER, RICHARD J. ZIEMAN, JOANN L. HEABERLIN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	780
B. INTEREST-BEARING BALANCES.....	190
2. SECURITIES.....	956
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	310
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,897
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,788
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	245
7. OTHER REAL ESTATE OWNED.....	59
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	572
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,900
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,900

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,934
(1) NONINTEREST-BEARING.....	2,105
(2) INTEREST-BEARING.....	7,829
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,046
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	354
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	854
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	854
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,900

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DAVE OAKESON, SR. EXEC. VICE PRESIDENT;  
DONALD T. TOMOI, GARY AREHART, EXEC. VICE PRESIDENTS; GRANT EDWARDS,  
VICE PRESIDENT/CASHIER; JIM FULLER, TOM PRENGER, VICE PRESIDENTS

DIRECTORS-

WELDON HIGGS, JOHN R. DENT, DAVID L. OAKESON, LEONARD H. MCCAIN,  
STAN OLSEN, LARRY COUGHLIN, DENNIS W. WHITE, ROY G. DINSDALE, DON HEER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,580
B. INTEREST-BEARING BALANCES.....	795
2. SECURITIES.....	29,201
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	45,684
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	377
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	45,307
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	785
7. OTHER REAL ESTATE OWNED.....	1,095
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	241
11. OTHER ASSETS.....	1,297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	94,676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	94,676

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	87,011
(1) NONINTEREST-BEARING.....	15,008
(2) INTEREST-BEARING.....	72,003
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	88,196
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	450
24. COMMON STOCK.....	538
25. SURPLUS.....	1,138
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,354
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,480
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	94,676

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES, PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE PRESIDENTS; M. ELAINE MEYER, CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER, RONALD L. HAYS, JERRY K. JONES, DAVID OHMAN, DONALD A. OSTWALD

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,926
B. INTEREST-BEARING BALANCES.....	1,599
2. SECURITIES.....	46,023
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,580
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	35,306
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,135
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	34,171
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	663
7. OTHER REAL ESTATE OWNED.....	242
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,022
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	94,226
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	94,226

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	79,708
(1) NONINTEREST-BEARING.....	12,648
(2) INTEREST-BEARING.....	67,060
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,095
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	80,803
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	13,423
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	13,423
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	94,226

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; FRED T. RUFF, VICE PRESIDENT

DIRECTORS-

IRVEN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN,  
DOROTHY MCMAHAN, RUSSELL L. RATHMAN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	971
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,610
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,429
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	160
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,269
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	485
7. OTHER REAL ESTATE OWNED.....	31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,915

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,097
(1) NONINTEREST-BEARING.....	2,138
(2) INTEREST-BEARING.....	7,959
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,141
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	54
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,915

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/  
VICE PRESIDENT; JONATHAN R. FOX, VICE PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	290
B. INTEREST-BEARING BALANCES.....	700
2. SECURITIES.....	13,361
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,187
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	120
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,067
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	23
7. OTHER REAL ESTATE OWNED.....	35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	775
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,176
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,176

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,205
(1) NONINTEREST-BEARING.....	1,801
(2) INTEREST-BEARING.....	18,404
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	322
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,527
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,249
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,649
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,649
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,176

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; MICHAEL E. BENNETT, PRESIDENT;  
VIRGINIA L. UNREIN, CASHIER; HUGH WHITCOMB, VICE PRESIDENT

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,  
MICHAEL BENNETT

DECEMBER 31, 1989	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	447
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,763
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,287
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,241
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	300
7. OTHER REAL ESTATE OWNED.....	409
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	149
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,634
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,634
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,818
(1) NONINTEREST-BEARING.....	1,359
(2) INTEREST-BEARING.....	7,459
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,891
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	193
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	743
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,634

OFFICERS-

KENNETH H. RECKER, PRESIDENT; ROBERT R. LEINART, EXECUTIVE  
VICE PRESIDENT

DIRECTORS-

FREDERICK L. WALL, III, ROBERT R. LEINART, KENNETH H. RECKER,  
HARRY MOSGROVE

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,423
B. INTEREST-BEARING BALANCES.....	3,561
2. SECURITIES.....	1,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,042
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	317
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,725
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	109
7. OTHER REAL ESTATE OWNED.....	398
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	418
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,931

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,100
(1) NONINTEREST-BEARING.....	5,941
(2) INTEREST-BEARING.....	8,159
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	400
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	279
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	51
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,830
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	480
25. SURPLUS.....	568
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	53
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,101
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,101
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,931

OFFICERS-

GORDON E. WAGNER, CHAIRMAN OF THE BOARD; ROBERT M. STEWART, PRESIDENT/  
CEO; CAREY B. HORTON, EXECUTIVE VICE PRESIDENT/CASHIER

DIRECTORS-

GERALD E. LEWIS, GORDON E. WAGNER, ROBERT F. GOBBO, ROBERT M. STEWART  
CAREY B. HORTON, ROBERT J. HOLTHUS

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	958
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	5,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,175
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,400
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	320
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,080
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	385
7. OTHER REAL ESTATE OWNED.....	92
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	489
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,726
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,726

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,120
(1) NONINTEREST-BEARING.....	2,617
(2) INTEREST-BEARING.....	15,503
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	176
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,296
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	630
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,430
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,430
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,726

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OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;  
BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN W. COOPER,  
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,  
J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,279
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,873
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,030
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,867
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,626
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	514
7. OTHER REAL ESTATE OWNED.....	89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	338
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,849
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,849

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	23,022
(1) NONINTEREST-BEARING.....	3,111
(2) INTEREST-BEARING.....	19,911
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,222
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	577
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,627
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,627
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,849

OFFICERS-

C.E. STEVINSON, CHAIRMAN OF THE BOARD; MARK NORWALK, PRESIDENT;  
PATRICK MCNULTY, VICE PRESIDENT/CASHIER; WALTER SCHWAB, VICE PRESIDENT

DIRECTORS-

MARK NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS,  
DALE R. HINMAN

DECEMBER 31, 1989  
ASSETS:

ODO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,779
B. INTEREST-BEARING BALANCES.....	588
2. SECURITIES.....	1,2D2
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,2DD
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,602
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,516
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	130
7. OTHER REAL ESTATE OWNED.....	146
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
1D. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	100
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,661

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,155
(1) NONINTEREST-BEARING.....	3,555
(2) INTEREST-BEARING.....	8,600
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,225
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	519
25. SURPLUS.....	531
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	386
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,436
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,436
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,661

OFFICERS-

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE PRESIDENT;  
 C.B. KENNEDY, SR. VICE PRESIDENT; CHARLES K. PERRY, VICE PRESIDENT;  
 VERLIA M. HELSEL, CASHIER

DIRECTORS-

CARL M. SHINN, MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER,  
 SARAH H. MCKEEVER

DECEMBER 31, 1989  
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	335
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	7,242
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	755
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,029
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,975
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	144
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	343
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,094

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,814
(1) NONINTEREST-BEARING.....	1,180
(2) INTEREST-BEARING.....	10,634
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,937
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	140
25. SURPLUS.....	430
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	587
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,094

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT;  
NORMAN L. COOPER, ROGER L. MARTIN, VICE PRESIDENTS;  
STEPHANIE J. TAYLOR, CASHIER

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, NORMAN L. COOPER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	798
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	104
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,046
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,932
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	903
7. OTHER REAL ESTATE OWNED.....	124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	151
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,692
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,692

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,507
(1) NONINTEREST-BEARING.....	2,383
(2) INTEREST-BEARING.....	9,124
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,624
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	605
25. SURPLUS.....	125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	338
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,068
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,692

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; PATRICK D. GRINDE, VICE PRESIDENT;  
RUTH RONNENBERG, CASHIER

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD L. STUGART, H. WAYNE HOOVER,  
JERRY W. HOUSEL, JOHN L. SHUPE, EDWARD A. CAPRA

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,300
B. INTEREST-BEARING BALANCES.....	2,671
2. SECURITIES.....	2,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,980
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,668
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	258
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,410
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	497
7. OTHER REAL ESTATE OWNED.....	83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	469
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,181
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,181

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,723
(1) NONINTEREST-BEARING.....	1,576
(2) INTEREST-BEARING.....	23,147
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,926
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	253
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,749
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,255
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	255
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,181

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; LAWRENCE W. MENEFEE, PRESIDENT;  
ALAN L. LORD, EXECUTIVE VICE PRESIDENT; KATHRYN L. BOYLE, SR. VICE  
PRESIDENT/CASHIER; RALPH T. ANDERS, RICHARD C. ZOETER, SR. VICE  
PRESIDENTS; JAMES W. DAVIES, RICHARD E. FELDTHUS, JOHN M. KOSMICKI,  
JACK J. MEAKINS, MARRY G. ABRAMS, VICE PRESIDENTS

DIRECTORS-

LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE,  
F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM, GEORGE W. DOERING,  
JOHN W. KINKADE, JAMES R. LISTEN, HAROLD G. EVANS

DECEMBER 31, 1989  
ASSETS:

DDO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,0D2
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	18,DB8
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,6DD
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	86,617
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,095
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	85,522
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,934
7. OTHER REAL ESTATE OWNED.....	1,323
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,286
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	127,675
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	127,675

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	117,995
(1) NONINTEREST-BEARING.....	22,064
(2) INTEREST-BEARING.....	95,931
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	5D0
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	119,662
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,360
25. SURPLUS.....	3,382
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,271
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,D13
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,D13
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	127,675

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE PRESIDENT;  
ROGER E. COTTEN, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER,  
PAUL E. SAMMONS, FRED FIELD, EDWARD BARTSCH, PETER D. VAN DORN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,048
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	2,630
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,607
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	341
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,266
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,544
7. OTHER REAL ESTATE OWNED.....	2,845
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	452
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,983
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,983

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,958
(1) NONINTEREST-BEARING.....	3,963
(2) INTEREST-BEARING.....	13,995
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,115
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	76
25. SURPLUS.....	346
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	446
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	868
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,983

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE PRESIDENT;  
PAUL W. WERNSMAN, CASHIER

DIRECTORS-

LLOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,  
LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,488
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,030
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,745
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,652
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	119
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	407
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,396
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,396

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,131
(1) NONINTEREST-BEARING.....	3,351
(2) INTEREST-BEARING.....	18,780
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	350
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	78
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,813
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,483
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,583
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,396

FIRST BANK & TRUST  
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; BARBARA J. CLINE, SR. VICE PRESIDENT;  
J. L. HUMRICH, OLIVER W. FOLSOM, VICE PRESIDENTS; RELLA ANN STEELE,  
CASHIER

DIRECTORS-

JOHN H. WILLHITE, J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER,  
SARAH H. MCKEEVER

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	455
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	6,633
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,026
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	95
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,931
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	64
7. OTHER REAL ESTATE OWNED.....	21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	606
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,910

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,555
(1) NONINTEREST-BEARING.....	1,567
(2) INTEREST-BEARING.....	12,988
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,685
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	490
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	625
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,910

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE PRESIDENT;  
KELLY M. WEST, CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,  
LENDIA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	740
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,194
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	139
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,055
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	194
7. OTHER REAL ESTATE OWNED.....	383
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	334
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,914
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,914

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,412
(1) NONINTEREST-BEARING.....	2,828
(2) INTEREST-BEARING.....	10,584
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,612
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,302
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,302
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,914

OFFICERS-

ROBERT MCLEAN, CHAIRMAN; RONDA RYLATT, PRESIDENT;  
JOHN RALPH MURPHY, VICE PRESIDENT

DIRECTORS-

ROBERT MCLEAN, RONDA RYLATT, DAVID M. KANIGEL, J. RALPH MURPHY,  
ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH, CHARLES A. SCHLEY

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,395
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	2,045
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	601
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,981
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	61
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,920
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	406
7. OTHER REAL ESTATE OWNED.....	26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,492
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,492

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,314
(1) NONINTEREST-BEARING.....	2,767
(2) INTEREST-BEARING.....	8,547
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,446
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	250
24. COMMON STOCK.....	200
25. SURPLUS.....	494
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	102
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,046
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,492

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K SPEAROW,  
SR. VICE PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS-

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	659
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,773
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,348
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	91
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,257
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	106
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	451
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,481
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,481

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,647
(1) NONINTEREST-BEARING.....	3,291
(2) INTEREST-BEARING.....	14,356
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,907
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	874
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,574
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,574
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,481

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON LLOYD SMITH, VICE PRESIDENT;  
BRENT BEICHL, VICE PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER,  
IVAN D. SHUPE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	570
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,771
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,636
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	262
7. OTHER REAL ESTATE OWNED.....	84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	377
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,832

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,370
(1) NONINTEREST-BEARING.....	2,042
(2) INTEREST-BEARING.....	11,328
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,534
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	798
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,298
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,298
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,832

OFFICERS-

A.J. ANDERSON, PRESIDENT; SHARRON METLI, DOUGLAS L. DITUS,  
VICE PRESIDENTS; VERA A. JOHNSON, VICE PRESIDENT/CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, DONALD E. SIECKE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	907
B. INTEREST-BEARING BALANCES.....	11
2. SECURITIES.....	5,266
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,025
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	179
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,846
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	257
7. OTHER REAL ESTATE OWNED.....	666
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	288
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,541
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,541

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,179
(1) NONINTEREST-BEARING.....	1,822
(2) INTEREST-BEARING.....	14,357
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	149
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,328
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	344
25. SURPLUS.....	679
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,541

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE)  
VICE PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	728
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,455
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,406
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	193
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,213
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	190
7. OTHER REAL ESTATE OWNED.....	528
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	737
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,851
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,851

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,192
(1) NONINTEREST-BEARING.....	2,274
(2) INTEREST-BEARING.....	8,918
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	200
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,370
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,040
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	61
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	811
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,851

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OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; JOEL P. MAXCY, VICE PRESIDENT;  
ANNA M. GUNDERSON, CASHIER

DIRECTORS-

NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	391
B. INTEREST-BEARING BALANCES.....	600
2. SECURITIES.....	9,034
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,725
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,289
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	67
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,222
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	159
7. OTHER REAL ESTATE OWNED.....	467
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	511
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,109
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,109

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,938
(1) NONINTEREST-BEARING.....	1,858
(2) INTEREST-BEARING.....	16,080
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,147
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,162
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,962
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	21,109

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE PRESIDENT;  
DANA E. UNCAPHER, CASHIER

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,  
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,835
B. INTEREST-BEARING BALANCES.....	588
2. SECURITIES.....	7,010
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,090
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,880
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	516
7. OTHER REAL ESTATE OWNED.....	155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	107
11. OTHER ASSETS.....	877
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,393

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,429
(1) NONINTEREST-BEARING.....	7,337
(2) INTEREST-BEARING.....	21,092
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,655
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	438
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,738
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,738
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,393

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES, EXEC. VICE PRESIDENT; R.W. BLAIR, VERLE MARTENS, SR. VICE PRESIDENTS; JANET HILL, D.J. RIZZUTO, VICE PRESIDENTS; SHARRON JOHNSON, CASHIER

DIRECTORS-

PHILLIP MALOUFF, JR., FRANK JOBE, NORMAN L. MURPHY, MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, MARVIN KUBIN

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,335
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	10,229
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,255
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,534
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	456
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,078
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,430
7. OTHER REAL ESTATE OWNED.....	4,984
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,386
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,796
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,796

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	43,665
(1) NONINTEREST-BEARING.....	9,502
(2) INTEREST-BEARING.....	34,163
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	816
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	235
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,716
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	2,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	280
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,080
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,796

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT;  
ARTHUR C. DELVENTHAL, CASHIER/VICE PRESIDENT; ROY S. ARMSTRONG,  
VICE PRESIDENT

DIRECTORS-

ROGER MADDUX, MICHAEL NICKLOS, R.J. NELSON, P.G. KREPS, L. DALE GOODWIN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,278
B. INTEREST-BEARING BALANCES.....	1,561
2. SECURITIES.....	7,223
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,494
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	110
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,384
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	255
7. OTHER REAL ESTATE OWNED.....	318
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,338
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,357
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,357

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,454
(1) NONINTEREST-BEARING.....	2,543
(2) INTEREST-BEARING.....	13,911
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	235
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	457
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,146
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,511
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,211
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,211
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,357

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT;  
WANDA S. SMITH, CASHIER/EXECUTIVE VICE PRESIDENT

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	114
B. INTEREST-BEARING BALANCES.....	36
2. SECURITIES.....	427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	260
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,491
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	113
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,378
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	397
7. OTHER REAL ESTATE OWNED.....	61
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	23
11. OTHER ASSETS.....	43
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,739
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,739

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,031
(1) NONINTEREST-BEARING.....	436
(2) INTEREST-BEARING.....	2,595
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,060
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	207
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	23
27. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	679
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	679
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,739

OFFICERS-

KELSO KELLY, PRESIDENT

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,  
RICHARD TUCKER, ERNEST J. PANASCI, ROBERT BARTON, MARY ANN MC GOVERN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	757
B. INTEREST-BEARING BALANCES.....	700
2. SECURITIES.....	110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,020
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	30
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,990
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,164
7. OTHER REAL ESTATE OWNED.....	290
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	204
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,190

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,330
(1) NONINTEREST-BEARING.....	1,678
(2) INTEREST-BEARING.....	6,652
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	109
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	B, 439
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	151
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	9,190

OFFICERS-

RICK E. VANDYKE, PRESIDENT/CHAIRMAN OF THE BOARD; DEBBIE BOLENBAUCHER,  
CASHIER; RICHARD E. VANDYKE, VICE PRESIDENT

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,  
BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS,  
JAMES T. RUTHERFORD, GEORGE T. SWEENEY

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,624
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,790
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,131
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,890
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,708
7. OTHER REAL ESTATE OWNED.....	1,873
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	273
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	28,312

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,616
(1) NONINTEREST-BEARING.....	7,067
(2) INTEREST-BEARING.....	18,549
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,759
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	353
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,553
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	2,553
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,312

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, HAROLD R. LACY, MICHAEL P. COTTER,  
RAYMOND C. DELISLE, LOREN E. SWENSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	960
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,116
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,690
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,041
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	140
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,901
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	284
7. OTHER REAL ESTATE OWNED.....	348
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	92
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,391
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,391

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,180
(1) NONINTEREST-BEARING.....	1,721
(2) INTEREST-BEARING.....	6,459
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,213
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	122-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,391

OFFICERS-

DARREL W. LATHROP, PRESIDENT; STEVEN J. SWENSON, EXEC. VICE PRESIDENT/  
 CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,  
 DARREL W. LATHROP

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,158
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,091
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,137
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,903
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	254
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,649
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,458
7. OTHER REAL ESTATE OWNED.....	1,770
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	479
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,742
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,742

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,280
(1) NONINTEREST-BEARING.....	8,721
(2) INTEREST-BEARING.....	33,559
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,537
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,780
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,742

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; JOHN D. ASBURY, EXEC.  
VICE PRESIDENT; LINDA RIESE, VICE PRESIDENT; STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY,  
WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS  
DAVID A. WADE

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,839
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,157
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,360
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,441
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	456
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,985
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	395
7. OTHER REAL ESTATE OWNED.....	2,169
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	663
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,570
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,570

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,237
(1) NONINTEREST-BEARING.....	7,430
(2) INTEREST-BEARING.....	25,807
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	115
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,561
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	290
25. SURPLUS.....	1,275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	444
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,009
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,009
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,570

OFFICERS-

MAURICE E. GROTHJOHN, PRESIDENT/CEO; E.F. DOUGLASS, JR.,  
GEORGE FORNNARINO, EXEC. VICE PRESIDENTS; SUSAN MAHONEY, SR. VICE  
PRESIDENT/CASHIER; DEBORA L. BOFFA, CATHERINE L.J. MCCARTY,  
TED D. WARREN, TED L. HALL, SHARON R. PRICE, VICE PRESIDENTS

DIRECTORS-

MAURICE E. GROTHJOHN, LEO PAYNE, EDWARD L. NORTHWAY, HERMAN MEINDERS,  
BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1989  
ASSETS:

ODO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,916
B. INTEREST-BEARING BALANCES.....	1,195
2. SECURITIES.....	34,595
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,510
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	68,575
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,455
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	67,120
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,479
7. OTHER REAL ESTATE OWNED.....	4,741
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	510
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3,357
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	131,423
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	131,423

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	123,713
(1) NONINTEREST-BEARING.....	26,197
(2) INTEREST-BEARING.....	97,516
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,000
20. OTHER LIABILITIES.....	7D9
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	125,422
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,302
25. SURPLUS.....	560
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,139
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,D01
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,001
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	131,423

OFFICERS-

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT;  
MICHAEL HARVEY, EXEC. VICE PRESIDENT; JANET MERLO, CASHIER; SUE ROOT,  
KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, APRIL FAULL,  
VICE PRESIDENTS

DIRECTORS-

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE STERLOCK, LYNN TAYLOR

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,172
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,951
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,820
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,046
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	557
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,489
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	253
7. OTHER REAL ESTATE OWNED.....	761
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,301
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	53,747
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	611
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	54,358

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,956
(1) NONINTEREST-BEARING.....	6,219
(2) INTEREST-BEARING.....	43,737
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	389
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	50,345
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	440
25. SURPLUS.....	2,440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	522
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,402
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	611
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,013
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	54,358

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO,  
MATTHEW RITACCO, SR. VICE PRESIDENTS; ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, JAMES E. MORRISON,  
RICHARD C. RODGERS, JR., A.T. WHEELER, JR.

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,202
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,188
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,499
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	104
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,395
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	306
7. OTHER REAL ESTATE OWNED.....	404
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	269
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,689
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,689

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,647
(1) NONINTEREST-BEARING.....	3,765
(2) INTEREST-BEARING.....	15,882
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	249
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,896
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	593
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,793
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,793
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,689

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; PATRICIA PETERIE, VICE PRESIDENT;  
CINDY ALMQUIST, CASHIER

DIRECTORS-

PETER J. ABLANCZY, RAYMOND C. KOERNIG, JR., HARRY G. GOBERT,  
SHIELA R. JOHNSON, NORMAN B. WOOD, M. KENT WINKER, JON P. COATES,  
E.C. VINER, PAUL G. WEST

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	584
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	312
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	865
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,658
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,559
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	27
7. OTHER REAL ESTATE OWNED.....	215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	56
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,618

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,270
(1) NONINTEREST-BEARING.....	1,080
(2) INTEREST-BEARING.....	4,190
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,310
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	390
25. SURPLUS.....	3
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	85-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	308
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,618

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, EXEC. VICE PRESIDENT;  
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,  
LEE ANNE LEWIS, JERROLD G. HAUPTMAN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	981
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,741
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	172
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,569
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	440
7. OTHER REAL ESTATE OWNED.....	458
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,396
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,396

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,916
(1) NONINTEREST-BEARING.....	2,604
(2) INTEREST-BEARING.....	6,312
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,987
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	341-
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	409
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,396

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, EXEC. VICE PRESIDENT/CASHIER;  
NORMA L. CONAWAY, VICE PRESIDENT

DIRECTORS-

JOSEPH C. FRENCH, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,  
JOSEPH B. BOWERS, EDWARD R. PEPPLER

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,156
B. INTEREST-BEARING BALANCES.....	1,495
2. SECURITIES.....	1,511
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,207
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	119
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,088
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	444
7. OTHER REAL ESTATE OWNED.....	508
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	198
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,250

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,480
(1) NONINTEREST-BEARING.....	2,825
(2) INTEREST-BEARING.....	14,655
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	106
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,715
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	685
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
26B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,535
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,535
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	19,250

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT;  
ALICE M. BIER, VICE PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,  
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,  
JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	938
B. INTEREST-BEARING BALANCES.....	1,100
2. SECURITIES.....	2,410
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	815
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,748
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	176
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,572
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	128
7. OTHER REAL ESTATE OWNED.....	318
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	688
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,969

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,853
(1) NONINTEREST-BEARING.....	3,126
(2) INTEREST-BEARING.....	12,727
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,955
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	414
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,014
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,014
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,969

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE PRESIDENT;  
MARY JANE HUBERT, CASHIER; GARY L. MOORE, VICE PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK,  
KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,399
B. INTEREST-BEARING BALANCES.....	396
2. SECURITIES.....	1,859
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,475
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	9B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,377
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	490
7. OTHER REAL ESTATE OWNED.....	141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	298
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,150
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,150

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,736
(1) NONINTEREST-BEARING.....	4,034
(2) INTEREST-BEARING.....	13,702
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,923
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	577
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,227
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,227
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,150

OFFICERS-

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX II , EXEC. VICE PRESIDENT;  
LEE TEDESCO, ALLAN J. BECKER, VICE PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER,  
CLARENCE H. STUMP, JR., HARRY J. DEVEREAUX II

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,513
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	37,314
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	716
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	36,598
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,019
7. OTHER REAL ESTATE OWNED.....	4,127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	873
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	61,252
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	61,252

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	56,374
(1) NONINTEREST-BEARING.....	10,702
(2) INTEREST-BEARING.....	45,672
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	485
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	57,090
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	2,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,162
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,162
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	61,252

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; SHELLEY D. LONG, ASST. VICE PRESIDENT;  
LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,  
MICHAEL E. BENNETT

DECEMBER 31, 1989  
ASSETS:

DDD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	563
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,224
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,942
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	28
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,914
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	342
7. OTHER REAL ESTATE OWNED.....	99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	85
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,277

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,775
(1) NONINTEREST-BEARING.....	1,305
(2) INTEREST-BEARING.....	4,470
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,805
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	72
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	472
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,277

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE PRESIDENT;  
MALCOLM L. CANNON, CASHIER

DIRECTORS-

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,  
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	456
B. INTEREST-BEARING BALANCES.....	50
2. SECURITIES.....	2,585
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,740
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,329
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	53
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,276
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	184
7. OTHER REAL ESTATE OWNED.....	73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	331
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,695

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,727
(1) NONINTEREST-BEARING.....	1,363
(2) INTEREST-BEARING.....	8,364
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,822
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	523
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	873
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	873
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,695

OFFICERS-

GEORGE B. ACKER, CHAIRMAN OF THE BOARD; RODNEY BRECHTL, PRESIDENT;  
DANI L. FRANCIS, VICE PRESIDENT

DIRECTORS-

GEORGE C. ACKER, RICHARD A. BAKER, RODNEY D. BRECHTL, JAMES C. DUVE,  
MARTIN R. FRICK

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	672
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,114
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,398
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,306
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	173
7. OTHER REAL ESTATE OWNED.....	357
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	335
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,632
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,632

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,763
(1) NONINTEREST-BEARING.....	2,979
(2) INTEREST-BEARING.....	10,784
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	18
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,949
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	983
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,683
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,683
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,632

OFFICERS-

JOHN D. BEATY, PRESIDENT; ROGER W. SCHMIDT, VICE PRESIDENT;  
CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	348
B. INTEREST-BEARING BALANCES.....	400
2. SECURITIES.....	750
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,439
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	31
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,408
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	9
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	95
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,310
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,310

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,561
(1) NONINTEREST-BEARING.....	639
(2) INTEREST-BEARING.....	2,922
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	31
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,592
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	468
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	718
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,310

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; ROBERT W. ENGLAND, CEO;  
H.H. FALCONBURG, PRESIDENT; CHRIS L. ABRAMS, EXEC. VICE PRESIDENT;  
NANCY M. EARL, CASHIER

DIRECTORS-

MORRIS E. TRAVIS, SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP,  
JOHN A. SMARTT

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	388
B. INTEREST-BEARING BALANCES.....	137
2. SECURITIES.....	1,307
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,778
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,670
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	35
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,998
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,998

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,918
(1) NONINTEREST-BEARING.....	674
(2) INTEREST-BEARING.....	5,244
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,044
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	394
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	954
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	954
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,998

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. McDONALD, VICE PRESIDENT;  
DOUGLAS L. EGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER BEHLER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS

DECEMBER 31, 1989  
ASSETS:

DDD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	270
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,31D
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	618
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,333
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	45
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,288
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	61
7. OTHER REAL ESTATE OWNED.....	119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	108
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,774

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	6,288
(1) NONINTEREST-BEARING.....	481
(2) INTEREST-BEARING.....	5,807
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,337
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1D0
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	137
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	437
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	437
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,774

BANK OF MONTE VISTA  
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT;  
LINDA HAGEDORN, VICE PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE  
PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, RUSSELL D. PRATT, VICE  
PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH,  
GORDON H. ROWE, JR., WILLIAM L. FASSETT

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,846
B. INTEREST-BEARING BALANCES.....	249
2. SECURITIES.....	18,879
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,913
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	355
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,558
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	291
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,021
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	44,864
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	44,864

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,059
(1) NONINTEREST-BEARING.....	11,143
(2) INTEREST-BEARING.....	28,916
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	449
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	40,508
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	1,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,776
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,864

OFFICERS-

HAROLD B. HARTMAN, CHAIRMAN OF THE BOARD; HAROLD D. FRASIER, ACTING CEO;  
 MARILU LITTLETON, EXEC. VICE PRESIDENT; MARCIA A. WILSON, CASHIER

DIRECTORS-

HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX, HARRISON LOESCH,  
 HAROLD D. FRASIER

DECEMBER 31, 1989	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	126
B. INTEREST-BEARING BALANCES.....	1,387
2. SECURITIES.....	1,139
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,569
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	57
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	121
7. OTHER REAL ESTATE OWNED.....	111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	210
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,931
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,339
(1) NONINTEREST-BEARING.....	183
(2) INTEREST-BEARING.....	8,156
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,436
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	271
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	224
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,495
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,495
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,931

OFFICERS-

GORDON E. WAGNER, CHAIRMAN OF THE BOARD; HOBART J. KNIGHT, INTERIM  
PRESIDENT; HERBERT L. ENSLEY, VICE PRESIDENT; ELAINE M. MOORE, CASHIER

DIRECTORS-

JAMES W. RENFROW, A. EUGENE OMERNIK, GORDON WAGNER, HOBART J. KNIGHT,  
SILKE PRINTZ

DECEMBER 31, 1989  
ASSETS:

DOD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	947
B. INTEREST-BEARING BALANCES.....	252
2. SECURITIES.....	2,977
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,849
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	219
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,630
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	445
7. OTHER REAL ESTATE OWNED.....	49
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	319
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,194

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,943
(1) NONINTEREST-BEARING.....	2,195
(2) INTEREST-BEARING.....	11,748
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,073
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	421
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,121
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,194

OFFICERS-

STAN AUSTIN, PRESIDENT; DAVID G. WOOD, DENNIS REECE, VICE PRESIDENTS;  
FINIS BARNES, CASHIER

DIRECTORS-

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, STAN AUSTIN

DECEMBER 31, 1989	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	681
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,383
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	530
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,615
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,529
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	134
7. OTHER REAL ESTATE OWNED.....	148
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,549
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,811
(1) NONINTEREST-BEARING.....	1,358
(2) INTEREST-BEARING.....	5,453
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,888
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	211
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	661
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,549

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR.,  
PRESIDENT; MORRIS CURREY, VICE PRESIDENT; BRIGITTE HOWORKO, CASHIER/  
VICE PRESIDENT

DIRECTORS-

GEORGE T. SWEENEY, ROBERT E. GREY, WILLIAM G. ROSS, ROBERT L. DAVIS, JR.

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,754
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,690
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,620
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,839
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,612
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	775
7. OTHER REAL ESTATE OWNED.....	1,244
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	372
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,067

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,480
(1) NONINTEREST-BEARING.....	3,566
(2) INTEREST-BEARING.....	15,914
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	662
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	571
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,713
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	470
25. SURPLUS.....	884
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,354
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,067

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, EXEC. VICE PRESIDENT;  
LORNA LUPTON, CASHIER

DIRECTORS-

DAN D. NOBLE, CLINTON W. BOOTH, LORNA J. LUPTON, DONALD J. OBERTO,  
DAVIS M. WATSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	922
B. INTEREST-BEARING BALANCES.....	103
2. SECURITIES.....	3,165
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,400
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,891
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,837
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	318
7. OTHER REAL ESTATE OWNED.....	762
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	193
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,700
8. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,700

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,731
(1) NONINTEREST-BEARING.....	2,483
(2) INTEREST-BEARING.....	9,248
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
8. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,787
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	113
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	913
8. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	913
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,700

OFFICERS-

WALTER J. WALDOW, CHAIRMAN OF THE BOARD; LES MERGELMAN, PRESIDENT;  
J. PAUL DUNFORD, CASHIER

DIRECTORS-

ORVILLE L. CALLAWAY, VEREL L. CATLIN, LES MERGELMAN, WALTER J. WALDOW,  
WALLACE Q. ANDERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	272
B. INTEREST-BEARING BALANCES.....	792
2. SECURITIES.....	502
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,632
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,535
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	80
7. OTHER REAL ESTATE OWNED.....	174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	91
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,546
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,546

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,237
(1) NONINTEREST-BEARING.....	990
(2) INTEREST-BEARING.....	3,247
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,270
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	53
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	23
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	276
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	276
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,546

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, DENNIS REECE, VICE PRESIDENTS;  
DONALD HANHARDT, VICE PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,  
JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,224
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,188
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,118
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	165
7. OTHER REAL ESTATE OWNED.....	85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,371
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,371

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,214
(1) NONINTEREST-BEARING.....	3,408
(2) INTEREST-BEARING.....	12,806
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,314
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	180
25. SURPLUS.....	570
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,307
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,371

OFFICERS-

DONALD W. WINTER, CHAIRMAN OF THE BOARD/PRESIDENT; PATTERSON CURTIS,  
EXEC. VICE PRESIDENT; JAMES W. SUTTON, VICE PRESIDENT; DAVID B. WINTER,  
CASHIER

DIRECTORS-

DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, HAROLD SCHULTZ,  
FRED C. HARMAN, III, A. MAX HATFIELD

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,064
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,850
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,474
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,269
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	322
7. OTHER REAL ESTATE OWNED.....	1,575
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	574
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,754

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,075
(1) NONINTEREST-BEARING.....	3,619
(2) INTEREST-BEARING.....	17,456
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,165
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	589
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,589
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,589
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,754

OFFICERS-

DON FOSTER, PRESIDENT; DAVID C. GONNERMAN, VICE PRESIDENT/CASHIER

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT,  
 ROLLAND L. HOLT, GILBERT C. WILSON

DECEMBER 31, 1989  
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	451
B. INTEREST-BEARING BALANCES.....	2,264
2. SECURITIES.....	2,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	195
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,537
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,474
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	92
7. OTHER REAL ESTATE OWNED.....	111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,077

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,236
(1) NONINTEREST-BEARING.....	1,063
(2) INTEREST-BEARING.....	7,173
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,318
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	359
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	759
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	759
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,077

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE PRESIDENT;  
JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,  
CHARLES S. HOVER, WILLIAM G. HANSCHMIDT, RONALD RAAB, JOANN FETTERS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,473
B. INTEREST-BEARING BALANCES.....	960
2. SECURITIES.....	5,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,930
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,273
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	377
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,896
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	392
7. OTHER REAL ESTATE OWNED.....	2,435
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	326
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,493

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,838
(1) NONINTEREST-BEARING.....	5,712
(2) INTEREST-BEARING.....	16,126
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	70
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,981
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	452
25. SURPLUS.....	826
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	234
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,512
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,493

OFFICERS-

LARRY NEUSCHWANGER, PRESIDENT; DONALD S. CAMENGA, VICE PRESIDENT;  
RODNEY PIEPER, CASHIER

DIRECTORS-

LARRY NEUSCHWANGER, CARLTON C. BARNETT, SR., LAVERN GLOVER, IVAN SHUPE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	384
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	566
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,989
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,915
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	208
7. OTHER REAL ESTATE OWNED.....	117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,146
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,146

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,600
(1) NONINTEREST-BEARING.....	1,113
(2) INTEREST-BEARING.....	3,487
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,661
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	430
25. SURPLUS.....	28
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	27
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	485
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	485
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,146

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,  
ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS,  
DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1989

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6B7
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,651
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,884
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	12D
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,764
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	330
7. OTHER REAL ESTATE OWNED.....	33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	223
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,263
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,263

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,812
(1) NONINTEREST-BEARING.....	2,D84
(2) INTEREST-BEARING.....	9,72B
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	128
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	11,940
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	37D
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	650
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,32B
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,263

OFFICERS-

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; KENNETH HOESCHEN, COO/EXEC.  
VICE PRESIDENT; ROBERT L. FREEMAN, RICHARD A. SEUL, SR. VICE PRESIDENTS;  
VERNON K. COCHRAN, VICE PRESIDENT/CASHIER; PHILIP E. BOSCHEN,  
CHARLINE BURKHARD, WALTER CARSELLA, ROSE MASTERANTONIO, LUCILLE WILCOX,  
SAMUEL J. KIEFFER, III, JAMES L. RICHARDSON, VICE PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, WALTER J. PREDOVICH, JOHN T. AGUILERA, BEN WEINDLING,  
OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, H. EUGENE WILCOXSON,  
JAKE T. VIDMAR, JR., MAHLON T. WHITE, KENNETH G. HOESCHEN,  
MICHAEL W. STILLMAN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,480
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	37,996
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	61,811
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,045
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	60,766
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,015
7. OTHER REAL ESTATE OWNED.....	1,006
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,074
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	128,237
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	128,237

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	119,512
(1) NONINTEREST-BEARING.....	18,720
(2) INTEREST-BEARING.....	100,792
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	684
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	120,196
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,125
25. SURPLUS.....	5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,416
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,041
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,041
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	128,237

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT; MARK A. MILLER, VICE PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE,  
L.M. PEARSON, MARK A. MILLER, JOHN N. SPEARING

DECEMBER 31, 19B9  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	502
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	2,210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	920
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,704
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	119
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,585
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	96
7. OTHER REAL ESTATE OWNED.....	50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,698
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,698

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	B,770
(1) NONINTEREST-BEARING.....	1,584
(2) INTEREST-BEARING.....	7,186
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	B,840
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	258
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	B5B
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,698

OFFICERS-

EARL F. LEHIGH, PRESIDENT; JAMES A. KENYON, EXEC. VICE PRESIDENT;  
JAMES MCCLEARN, SR. VICE PRESIDENT/CASHIER; SHERMAN H. FRENCH,  
NICK SAULTERS, O.F. JACKSON, STEVEN E. MELVIN, RICHARD T. TEMPELMAN,  
FIRST VICE PRESIDENTS; ERNEST HERZBERGER, LARRY TOPP, JAMES A. MURRAY,  
MICHAEL A. CAFASSO, VICE PRESIDENTS

DIRECTORS-

JAMES A. KENYON, II, ARTHUR H. CONZALES, FRANK R. ALLEN, ROLAND FARICY,  
KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, JOHN L. ARY,  
JOSEPH O. WATSON, III, THOMAS R. WELTE, BERT HARTMAN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,427
B. INTEREST-BEARING BALANCES.....	399
2. SECURITIES.....	37,752
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,180
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	70,867
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,052
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	69,815
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,799
7. OTHER REAL ESTATE OWNED.....	956
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,770
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	126,098
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	126,098

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	110,690
(1) NONINTEREST-BEARING.....	18,565
(2) INTEREST-BEARING.....	92,125
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	2,985
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	2,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	399
16. OTHER BORROWED MONEY.....	73
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	751
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	116,898
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,250
25. SURPLUS.....	4,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,700
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,200
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	126,098

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, DANA BENNETT,  
TRAVIS L. WALLER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	425
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,130
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,045
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	34
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,011
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	326
7. OTHER REAL ESTATE OWNED.....	41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	55
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,274
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,274

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,478
(1) NONINTEREST-BEARING.....	699
(2) INTEREST-BEARING.....	3,779
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,510
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	351
25. SURPLUS.....	232
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	181
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	764
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	764
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,274

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, EXEC. VICE PRESIDENT;  
JUDITH ANN ALLEN, VICE PRESIDENT; KATHRYN BURKE, VICE PRESIDENT/CASHIER

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	946
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,359
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,673
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,577
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	371
7. OTHER REAL ESTATE OWNED.....	370
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	184
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,282
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,282

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,015
(1) NONINTEREST-BEARING.....	1,951
(2) INTEREST-BEARING.....	9,064
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,091
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	190
25. SURPLUS.....	510
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	491
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,191
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,191
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,282

OFFICERS-

ELIZABETH A. GUTHRIE, PRESIDENT; CLAUDIA K. CAMPBELL, CASHIER

DIRECTORS-

GEORGE ROBERT LEWIS, ROBERT COTT, DANIEL SIMON, KENNITH DOTSON,  
ELIZABETH A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	665
B. INTEREST-BEARING BALANCES.....	455
2. SECURITIES.....	2,869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	435
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,529
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,420
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	146
7. OTHER REAL ESTATE OWNED.....	48
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,163
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,163

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,608
(1) NONINTEREST-BEARING.....	1,084
(2) INTEREST-BEARING.....	7,524
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,662
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	501
25. SURPLUS.....	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	501
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	501
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,163

OFFICERS-

GARY S. WARD, PRESIDENT; GERALDINE NEWELL, VICE PRESIDENT;  
MARCIA KENT, VICE PRESIDENT/CASHIER

DIRECTORS-

DONAND LEE CURRIE, WILLIAM L. CRUMB, JOHN W. SAVAGE, JR.,  
GARY S. WARD, WALTER M. GEORGE, RICHARD C. JOLLEY, HARRY ODGERS

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,246
B. INTEREST-BEARING BALANCES.....	2,180
2. SECURITIES.....	4,183
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,535
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,063
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	212
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,851
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	308
7. OTHER REAL ESTATE OWNED.....	15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	435
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,753
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,753

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,162
(1) NONINTEREST-BEARING.....	4,785
(2) INTEREST-BEARING.....	15,377
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,210
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	487
25. SURPLUS.....	487
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	569
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,543
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,543
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,753

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;  
DENNIS L. KREPS, VICE PRESIDENT

DIRECTORS-

ALFRED L. KREPS, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	607
B. INTEREST-BEARING BALANCES.....	1,090
2. SECURITIES.....	3,360
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	415
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,870
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,761
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	95
7. OTHER REAL ESTATE OWNED.....	238
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	911
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,477
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	9,477

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,095
(1) NONINTEREST-BEARING.....	979
(2) INTEREST-BEARING.....	7,116
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	247
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,342
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	465
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,135
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	1,135
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,477

OFFICERS-

CHARLES FORSTER, CHAIRMAN OF THE BOARD/PRESIDENT; DENNIS MITCHELL, SR.  
VICE PRESIDENT; JEFFREY D. SNYDER, ARTHUR W. GENTILE, VICE PRESIDENTS;  
BETTY PROPERNICK, CASHIER

DIRECTORS-

THOMAS G. SANDELL, CHARLES J. FORSTER, WENDELL F. HUTCHINSON,  
W. GERRY IMIG, DONALD R. MCQUEEN

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,852	
B. INTEREST-BEARING BALANCES.....	997	
2. SECURITIES.....	8,937	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,175	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,692	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	231	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,461	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	500	
7. OTHER REAL ESTATE OWNED.....	25	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	701	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,648	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,648	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	24,557	
(1) NONINTEREST-BEARING.....	3,312	
(2) INTEREST-BEARING.....	21,245	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....	450	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	292	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,299	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	600	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,349	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,349	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,349	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,648	

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD; KEITH R. OSTLING, PRESIDENT;  
MICHAEL B. MCDONELL, EXEC. VICE PRESIDENT; DAN R. ANDERSON,  
CHARLES L. VERVERS, VICE PRESIDENTS; MARIAN JENSEN, VICE PRESIDENT/  
CASHIER

DIRECTORS-

LEO H. VERVERS, CHARLES L. VERVERS, MICHAEL B. MCDONELL, JOHN HERRICK,  
NICHOLAS L. LOVITT, MICHAEL A. MIENTKA

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,783
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	14,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,643
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	174
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,469
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,322
7. OTHER REAL ESTATE OWNED.....	548
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	114
11. OTHER ASSETS.....	742
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,209
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,209

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,806
(1) NONINTEREST-BEARING.....	8,727
(2) INTEREST-BEARING.....	27,079
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	27
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	341
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,174
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	878
25. SURPLUS.....	1,122
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,035
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,035
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,209

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; STAN KORNASIEWICZ, EXEC. VICE PRESIDENT;  
DOROTHY BAILEY, CASHIER

DIRECTORS-

ERNEST GIANINETTI, JACK E. EDGINGTON, ROBERT F. DOWNS,  
STEPHEN A. BRIGGS, PETER N. GUY, WALLACE A. E. DE BEQUE,  
RODNEY E. SLIFER, J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,201
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,969
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	388
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,099
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	304
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,795
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	591
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	342
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,386

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,127
(1) NONINTEREST-BEARING.....	7,890
(2) INTEREST-BEARING.....	19,237
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	241
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,368
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	260
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,258
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,386

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE  
PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, ROBERT G. DOWELL, JR., BERNARD C. NEILL,  
RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,442
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	20,793
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,693
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	81
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,612
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	255
7. OTHER REAL ESTATE OWNED.....	12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	8
11. OTHER ASSETS.....	556
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,378
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,378

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,407
(1) NONINTEREST-BEARING.....	2,277
(2) INTEREST-BEARING.....	26,130
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	507
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,914
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,264
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,464
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,378

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; W. EDWARD GOODYEAR, ROBERT G. FROST,  
VICE PRESIDENTS

DIRECTORS-

LAWRENCE A. FAIN, ROBERT G. FROST, CLIFFORD B. RUSSELL,  
ROBERT CALMAN, JAMES C. KEARNEY, TYRONE LOCKHART, GARY MIELKE,  
H. DAVID ZABEL, PETER W. WILLIAMS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,098
B. INTEREST-BEARING BALANCES.....	495
2. SECURITIES.....	12,279
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,755
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	140
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,615
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,137
7. OTHER REAL ESTATE OWNED.....	15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	371
11. OTHER ASSETS.....	1,446
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,536
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,536

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,774
(1) NONINTEREST-BEARING.....	5,257
(2) INTEREST-BEARING.....	27,517
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	432
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,206
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	377
25. SURPLUS.....	953
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,000
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,536

OFFICERS-

VERNON CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT;  
WAYNE J. PIMPLE, VICE PRESIDENT; STEPHEN L. MAY, CASHIER

DIRECTORS-

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES,  
VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE,  
WAYNE J. PIMPLE, CHARLES KREAGER, RICHARD LAMB

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,246
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	38,284
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	785
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	37,499
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	628
7. OTHER REAL ESTATE OWNED.....	1,545
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	51,720
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	51,720

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,278
(1) NONINTEREST-BEARING.....	4,619
(2) INTEREST-BEARING.....	40,659
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	66
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	561
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	45,905
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	2,550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,815
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,815
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,815
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	51,720

OFFICERS-

GARDNER F. HILL, CHAIRMAN OF THE BOARD; GERALD E. LEWIS, PRESIDENT/CEO;  
F. WILLIAM DODGE, VICE PRESIDENT/CASHIER

DIRECTORS-

GARDNER F. HILL, SALLY CORTNEY, ELI A. GORDON, ROBERT DEMPSEY,  
DAVID MALLETT, TOM HAYNES, GERALD E. LEWIS, PETER R. DECKER

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,419
B. INTEREST-BEARING BALANCES.....	150
2. SECURITIES.....	4,087
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,070
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,485
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	191
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,294
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	226
7. OTHER REAL ESTATE OWNED.....	23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	833
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,102

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,051
(1) NONINTEREST-BEARING.....	8,991
(2) INTEREST-BEARING.....	15,060
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	73
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	420
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,544
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	495
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	988
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,102

OFFICERS-

JANET PEARSON, PRESIDENT; BRIGITTE HOWORKO, VICE PRESIDENT/CASHIER

DIRECTORS-

JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG, JANET PEARSON,  
LEWIS M. BORDEN, III, ROBERT GREENE, GARY S. JUDD

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,273
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,226
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,355
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,023
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,818
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	494
7. OTHER REAL ESTATE OWNED.....	257
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,556
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,556

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,420
(1) NONINTEREST-BEARING.....	2,975
(2) INTEREST-BEARING.....	5,445
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,463
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	207-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,093
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,093
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,556

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD K. EASTERLY, EXEC. VICE PRESIDENT; DAVID T. MANLEY, JR., SR. VICE PRESIDENT; CASSANDRA TYRRELL, SR. VICE PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, MYRTLE A. WATSON, VICE PRESIDENTS

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., RICHARD K. EASTERLY, CASSANDRA TYRRELL

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,964
B. INTEREST-BEARING BALANCES.....	425
2. SECURITIES.....	8,059
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,655
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,244
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	398
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,846
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	743
7. OTHER REAL ESTATE OWNED.....	367
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	642
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,701
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,701

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,229
(1) NONINTEREST-BEARING.....	12,653
(2) INTEREST-BEARING.....	23,576
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	315
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,790
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,911
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,911
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,911
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,701

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER,  
GEORGE C. WILLIAMS

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,917
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,340
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	58,745
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	417
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	58,328
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,342
7. OTHER REAL ESTATE OWNED.....	1,955
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,208
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	86,090
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	86,090

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	75,482
(1) NONINTEREST-BEARING.....	19,861
(2) INTEREST-BEARING.....	55,621
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	4,554
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	217
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	80,253
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,237
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,837
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,837
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	86,090

OFFICERS-

ROGER BEHLER, PRESIDENT; JAMES E. THOMASON, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, HARRY H. FRAMPTON, III, LARRY J. HAUSERMAN,  
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER,  
GEORGE C. WILLIAMS

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	405	
B. INTEREST-BEARING BALANCES.....	1,300	
2. SECURITIES.....	979	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,518	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	884	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	89	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	36	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,211	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,211	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	4,817	
(1) NONINTEREST-BEARING.....	855	
(2) INTEREST-BEARING.....	3,962	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	40	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,857	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	20	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	234	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	354	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	354	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,211	

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE PRESIDENT/CASHIER;  
ROSA M. DOWDELL, VICE PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL,  
RICHARD W. PEDEN

DECEMBER 31, 1989  
ASSETS:

DDO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	248
B. INTEREST-BEARING BALANCES.....	396
2. SECURITIES.....	2,880
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,87D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,507
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,431
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	42
7. OTHER REAL ESTATE OWNED.....	139
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	82
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1D,088
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	1D,088

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,937
(1) NONINTEREST-BEARING.....	1,895
(2) INTEREST-BEARING.....	7,042
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,994
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	15D
25. SURPLUS.....	475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	469
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,D94
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,088

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/CEO; JAMES L. BAILEY, PRESIDENT;  
 JUDY BEZONA, VICE PRESIDENT/CASHIER; GARY BRYAN, EXEC. VICE PRESIDENT

DIRECTORS-

LARRY E. HARPER, JAMES L. BAILEY, THOMAS K. BENSHP

DECEMBER 31, 1989		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,235	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	2,59B	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	23D	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,614	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2D4	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	15,410	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	333	
7. OTHER REAL ESTATE OWNED.....	266	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	802	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,874	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	2D,874	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	20,029	
(1) NONINTEREST-BEARING.....	1,926	
(2) INTEREST-BEARING.....	18,103	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	30	
20. OTHER LIABILITIES.....	206	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	20,265	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	250	
25. SURPLUS.....	500	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	141-	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6D9	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6D9	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	2D,874	

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, H. DAVID TONSING,  
ARLIE RIGGS, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	306
B. INTEREST-BEARING BALANCES.....	1,289
2. SECURITIES.....	754
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,126
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	27
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,099
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	382
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,169
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,169

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,496
(1) NONINTEREST-BEARING.....	969
(2) INTEREST-BEARING.....	4,527
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,532
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	159
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	278
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,169

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;  
MARY JANE HANSEN, VICE PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,  
THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,850
B. INTEREST-BEARING BALANCES.....	186
2. SECURITIES.....	7,745
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	910
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,311
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	332
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,979
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	713
7. OTHER REAL ESTATE OWNED.....	910
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	588
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,881
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,881

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,781
(1) NONINTEREST-BEARING.....	25,226
(2) INTEREST-BEARING.....	5,555
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	238
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,019
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,862
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)...	2,862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,881

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;  
LINDA N. ALEXANDER, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,  
BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD,  
THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,075
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	4,754
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,855
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,591
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	344
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,247
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,465
7. OTHER REAL ESTATE OWNED.....	3,845
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,966
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,966

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,692
(1) NONINTEREST-BEARING.....	8,942
(2) INTEREST-BEARING.....	36,750
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	359
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,051
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	720
25. SURPLUS.....	1,340
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,855
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,966

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OFFICERS-

KELSO KELLY, PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,  
ERNEST J. PANASCI, RICHARD TUCKER, GARTH G. THOMAS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	773
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,819
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	314
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,505
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	342
7. OTHER REAL ESTATE OWNED.....	109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	222
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,743

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,171
(1) NONINTEREST-BEARING.....	1,6D5
(2) INTEREST-BEARING.....	8,566
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	925
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	93
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,189
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	254
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	554
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	554
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	11,743

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE PRESIDENT,  
LAURA TRAUTWEIN, CASHIER

DIRECTORS-

FRED C. WELLER, L.R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS,  
CRAIG TRAUTWEIN

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	411
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,115
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,070
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,954
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3
7. OTHER REAL ESTATE OWNED.....	288
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,885
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	5,885

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,472
(1) NONINTEREST-BEARING.....	1,980
(2) INTEREST-BEARING.....	3,492
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	55
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,553
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	227
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	332
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	332
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,885

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE PRESIDENT;  
ROBERT ENGLAND, CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL,  
MARJORIE C. LUBBERS, HERBERT REYHER, WAYNE HAYS, ROBERT W. ENGLAND,  
DAVID S. ESGAR

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	936
B. INTEREST-BEARING BALANCES.....	484
2. SECURITIES.....	9,460
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,480
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,243
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	180
7. OTHER REAL ESTATE OWNED.....	35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	689
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,427
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,427

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,807
(1) NONINTEREST-BEARING.....	2,379
(2) INTEREST-BEARING.....	22,428
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	349
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,156
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	2,090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,071
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,271
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,271
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,427

OFFICERS-

MEL YLARRAZ, CHAIRMAN OF THE BOARD; JAMES A. RUTZ, PRESIDENT;  
DENNIS HOLMAN, VICE PRESIDENT

DIRECTORS-

MEL YLARRAZ, MARJORIE A. KADLUB, P.E. MCCARTHY, JAMES A. RUTZ,  
LUTHER E. HARRIS, ED DUGGAN

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,139
B. INTEREST-BEARING BALANCES.....	1,781
2. SECURITIES.....	3,228
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,030
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,807
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	134
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,673
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	303
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,399

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,067
(1) NONINTEREST-BEARING.....	2,389
(2) INTEREST-BEARING.....	12,678
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,210
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	418
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	571
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,189
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,189
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,399

PARK STATE BANK  
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE PRESIDENT;  
KENNETH W. MOORE, VICE PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL,  
M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,181
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,065
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	835
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,950
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,850
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	623
7. OTHER REAL ESTATE OWNED.....	139
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,075

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,749
(1) NONINTEREST-BEARING.....	3,781
(2) INTEREST-BEARING.....	17,968
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	133
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,882
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	240
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	953
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,193
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,075

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE PRESIDENT;  
M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,  
CURTIS P. NOFFSINGER

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	804
B. INTEREST-BEARING BALANCES.....	1,178
2. SECURITIES.....	923
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,940
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,918
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,822
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3
7. OTHER REAL ESTATE OWNED.....	85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	161
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,916
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,916

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,875
(1) NONINTEREST-BEARING.....	1,404
(2) INTEREST-BEARING.....	8,471
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,975
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	141
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	941
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	941
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,916

EMERGENCY RULE IB-9

- A. For the purposes of C.R.S. 11-22-109(5)(e)(I)(A) an industrial bank (institution), at a minimum, shall have the following procedures performed annually. The person performing such procedures should be informed of and permitted access to all examination reports, administrative orders, and any additional written communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal bank regulatory agency. The person performing such procedures should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

At a minimum, the person performing such procedures should review:

Securities

1. Review the investment policies and procedures established by the bank's board of directors (BOD) and the BOD (or Investment Committee) minutes to verify that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
  - a. Investment objectives;
  - b. Permissible types of investments;
  - c. Diversification guidelines to prevent undue concentration;
  - d. Maturity schedules;
  - e. Limitation on quality ratings;
  - f. Hedging activities; other uses of futures, forwards, options, and other financial instruments; and trading activities.
  - g. Handling exceptions to standard policies;
  - h. Valuation procedures and frequency;
  - i. Limitations on the investment authority of officers; and
  - j. Frequency of periodic reports to the BOD on securities holdings.
2. Test compliance with the BOD's investment policies and procedures and determine whether information reported to the BOD (or Investment Committee) for securities transactions is accurate by comparing the following to the trade tickets for selected items (including futures, forwards, and options):
  - a. Descriptions
  - b. Interest rate
  - c. Maturity
  - d. Par value, or number of shares
  - e. Cost
  - f. Market value on date of transaction.
3. Using the same selected items, analyze the securities register for accuracy, and confirm the existence of the selected items by examining securities physically held in the bank and verifying the safekeeping of those securities held by others.
4. Review policies and procedures regarding controls which ensure that unauthorized transactions do not occur. Test selected control points. Determine that investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and determine if there are any limitations or restrictions on delegated responsibilities.
5. Confirm totals in the investment sub-ledger(s) at the as of date. Review the reconciliation of investment subledger(s) to the general ledger. Trace the general ledger total(s) to the most recent Call Report.

6. Obtain a schedule of book and par values as well as market values and rating classifications of securities. Test the market values and ratings for selected securities, including subinvestment quality and out-of-area securities. Discuss any subinvestment quality or out-of-area securities with the appropriate officer as to their suitability and/or performance. If any permanent declines in value have occurred, examine the allowance account for proper presentation and adequacy.
7. Test securities income and accrued interest by:
  - a. Determining the institutions method of calculating and recording interest accruals;
  - b. Obtaining trial balances of accrued interest if maintained separately from trial balances of investment and money market holdings;
  - c. Testing the addition of the trial balances and the reconciliation of the trial balances to the general ledger;
  - d. Determining that interest accruals are not made on defaulted issues;
  - e. Selecting items from each type of investment and money market holdings and;
    - i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
    - ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts,
    - iii. Calculating accrued interest and comparing it to the trial balance,
    - iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium;
  - f. Review yields on each type of investment and money market holdings for reasonableness.
8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. Review high volume activity with any one broker for propriety of the transactions and competitiveness of any fees. (If there is frequent trading in an investment account, it may constitute a trading account.) Test gains and losses on disposal of investment securities by sampling investment sales records and;
  - a. Determining sales prices by examining invoices or brokers' advices;
  - b. Checking computation of book value on settlement date;
  - c. Determining that the general ledger has been properly relieved of the investment, accrued interest, premium, discount, and other related accounts;
  - d. Recomputing the gain or loss and comparing to the amount recorded in the general ledger; and
  - e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

#### Loans

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
  - a. General fields of lending in which the institution will engage and the types of loans within each field;
  - b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
  - c. Limitations on the maximum volume of each type of loan product in relation to total assets;

- d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;
  - e. Lending authority of the loan or executive committee (if such a committee exists);
  - f. Adherence to legal lending limits;
  - g. Types of secured and unsecured loans which will be granted;
  - h. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
  - i. Documentation required by the institution for each type of secured and unsecured loan;
  - j. Limitations on the amount advanced in relation to the value of various types of collateral;
  - k. Limitations on the extension of credit through overdrafts;
  - l. Level or amount of loans granted in specific industries or specific geographic locations;
  - m. Guidelines for participations purchased and/or sold;
  - n. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
  - o. Maintenance and review of complete and current credit files on each borrower;
  - p. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
  - q. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.);
  - r. Guidelines for charge-offs.
2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.
  3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.
  4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).
  5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).
  6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.
  7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.

8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and conditions between the lead institution and participants are specified, including:
  - a. Which party is paid first;
  - b. What happens in the event of default;
  - c. How set-offs received by either institution are to be treated;
  - d. How collection expenses are to be divided; and
  - e. Who is responsible to collect the note in the event of default.
9. Confirm participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the bank's records.
10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.
11. Confirm a minimum of ten (10) percent of the total number and ten (10) percent of the total dollar amount of all loans within each major category. (Statistical sampling may be used instead of the percentage requirement.) Include past due and nonaccrual loans in the verification process.
12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institution insiders or their related interests.

#### Allowance for Loan Losses

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the Board of Directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.
2. Review the most recent quarter's determination of the allowance for loan losses through a review of the institution's computation. Documentation should include consideration of the following matters:
  - a. General, local, national and international (if applicable) economic conditions;
  - b. Trends in loan growth and depth of lending staff with expertise in these areas;
  - c. Concentrations of loans (e.g. by type, borrower, geographic area, and sector of the economy);
  - d. Trends in the level of delinquent and classified loans;
  - e. Results of regulatory examinations;
  - f. The extent of renewals and extensions to keep loans current; and
  - g. Review of specific loans on the "watch list" taking into account borrower financial status, classification, collateral type and value, payment history, and potential permanent impairment.

#### Insider Transactions

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the bank and insiders and test insider transactions for

compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of governing statutes and rules and regulations.

2. Obtain an institution-prepared list of insiders, including any other business relationships they may have other than as a nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders. Compare these lists to those prepared for the prior year's external program to test for completeness.
3. Review the Board of Directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that all extensions of credit to and transactions with insiders were:
  - a. In compliance with institution policy for similar transactions and were at prevailing rates at that time;
  - b. Involved no more than a normal degree of risk or presented no other unfavorable features;
  - c. Approved by the Board of Directors in advance with the interested party abstaining from voting; and
  - d. Within the aggregate lending limits imposed by Regulation O or other legal limits.
4. Review overdraft reports, suspense items, account statements, and deposit ledgers to verify that there were no overdrafts on accounts of executive officers and directors except in accordance with those exemptions permitted under governing statutes and rules and regulations.
5. Reconcile total extensions of credit to executive officers, principal shareholders, and their related interests as recorded on the institution records to the latest Call Report (Schedule RC-M, item 1).
6. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test the actual expense account records for compliance with these policies and procedures.
7. Determine through inquiry whether or not securities purchases and sales are being made through related parties (as defined in Financial Accounting Standards Board Statement No. 57, "Related Party Disclosures"). If so, determine and test through inquiry and observation the Board of Directors' procedures to ensure that appropriate prices and commissions are being paid.
8. Determine through inquiry whether or not the institution has leased, purchased, or otherwise acquired property and/or equipment from, has purchased other goods or services from, or has had other transactions with related parties. If so, review and verify through inquiry and observation that the procedures listed in items 3 a, b, and c above were followed by the Board of Directors and ensure that appropriate levels of payment are being made.
9. Determine through inquiry whether or not institution employees are serving as financial officers (treasurer, financial manager, etc.) of civic or charitable organizations. Ascertain, through inquiry, whether or not the institution duties and civic or charitable duties present any potential conflict of interest or are otherwise incompatible.

## Internal Controls

1. Review the Board of Directors' minutes to verify that account reconciliation policies have been approved and are reviewed periodically by the BOD and determine that management has established appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.
2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD, and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Verify selected deposits in the various types of deposit accounts maintained by the institution. Test that reconciliations are prepared for all major accounts significant to the institution and their related accrued interest accounts, if any, such as "due from" accounts; commercial loans; installment loans; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Test controls over dormant deposit accounts.
4. Review reconciliations for:
  - a. Timeliness and frequency;
  - b. Accuracy and completeness; and
  - c. Review by appropriate personnel with no conflicting duties. Verify that the preparer and reviewer initial reconciliations to insure responsibility and lack of conflict.
5. Examine detail and aging of reconciling items and items in suspense, clearing, and work-in-process accounts by:
  - a. Testing aging;
  - b. Determining whether items are followed up on and appropriately resolved on a timely basis;
  - c. Reviewing any charged-off items for proper authorization; and
  - d. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.
6. Verify balances per reconciliations to the general ledger and supporting trial balance. Trace general ledger balances to the Call Report.
7. Verify that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments, and trace the totals to the most recent Call Report.
8. Review the BOD's minutes to determine whether the BOD has reviewed and approved the institution's EDP policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
  - a. The policies and procedures for either in-house-processing or use of an outside service center should address:
    - i. A contingency plan (including a review of any outside servicer's plans) for continuance of operations and recovery when threats such as power outages or natural disaster could cause disruption and/or major damage to the institution's data processing support;

- ii. Requirements for EDP-related insurance coverage (or verification of adequate coverage by any service bureau) which include the following provisions:
      - (1) Extended blanket bond fidelity coverage to employees of the servicer;
      - (2) Insurance on documents in transit, including cash letters; and
      - (3) Verification of the insurance coverage of the service bureau and the courier service;
    - iii. Review of exception reports and adjusting entries by supervisors and/or officers;
    - iv. Controls for input preparation and control and output verification and distribution;
    - v. "Back-up" of all systems;
    - vi. Security to ensure integrity of data and system modifications; and
    - vii. Necessary detail to ensure an audit trail.
  - b. When an outside service center is employed, the policies and procedures should address the following additional items:
    - i. Each automated application should be covered by a written contract detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit.
    - ii. Each contract should be reviewed by legal counsel.
    - iii. The financial statement of the outside servicer should be reviewed at least annually to detect deteriorating financial trends that may jeopardize data processing support.
    - iv. Each third party review of the service bureau should be reviewed.
- 9. Test EDP controls by using one of the following methods:
  - a. Identify and review edit or error lists produced by the control procedures so as to become satisfied that the edit routines were in use during the period; or
  - b. Process deliberately erroneous transactions through an application to determine whether the errors will be detected.
- B. The procedures shall be completed as of the end of the institution's fiscal year. The report shall be submitted to the Division of Banking within 30 days after receipt by the institution, but in no event later than 180 days from the end of the institution's fiscal year.
- C. The report shall be in the form as received by the institution.

Capital [11-22-105] The capital of an industrial bank shall consist of primary capital and secondary capital, the components of which are listed below:

- A. Primary capital components consist of:
- 1) Equity capital
    - a. Common stock
    - b. Perpetual preferred stock
    - c. Capital surplus
    - d. Undivided profits
    - e. Contingency and other reserves
  - 2) Valuation reserve for loans
  - 3) Minority interest in equity accounts in consolidated subsidiaries
  - 4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to qualify as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
  - 5) Net worth certificates issued pursuant to 12 USC 1823(i).
  - 6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).
  - 7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.
- B. Secondary capital components (see Appendix A for conditions to be met):
- 1) Mandatory convertible debt (that amount which is not included in primary capital).
  - 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.
- C. "Total Capital" means the sum of primary capital and allowable secondary capital.
- D. This rule will apply to the following statutes:
- 1) 11-22-102(3)(a)(III) shall refer to Equity Capital and Total Capital.
  - 2) 11-22-105(1) refers to Capital and the components of capital as defined in IB Emergency Rule #1.
  - 3) 11-22-107(1)(e)(iv) and (f) Capital is defined as Equity Capital.
  - 4) 11-22-108(1)(b) shall refer to Total Capital.
  - 5) 11-22-115(1)(k) shall refer to Total Capital.
  - 6) 11-22-115(1)(m) shall refer to Total Capital.

#### APPENDIX A

- A. Restrictions and criteria relating to capital components - mandatory convertible securities

- 1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.
  - 2) Criteria applicable to both types of mandatory convertible securities:
    - a. The securities must mature in 12 years or less.
    - b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.
    - c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.
    - d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
    - e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.
    - f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.
- B. Conditions applicable to secondary capital components to qualify as capital:
- 1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.
  - 2) The secondary components must meet the following conditions to qualify as capital:
    - a. The instrument must have an original weighted-average maturity of at least 7 years.
    - b. The instrument must be unsecured.
    - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
    - d. Bank debt instruments must be subordinated to claims of depositors.
    - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

Adequacy of Capital [11-22-105] An industrial bank having adequate capital will maintain capital ratios as follows:

1. A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.
2. Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
  - (a) A newly chartered bank;
  - (b) A bank receiving special supervisory attention;
  - (c) A bank which has or is expected to have losses resulting in capital inadequacy;
  - (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
  - (e) A bank that is growing rapidly, either internally or through acquisitions; or
  - (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
3. An industrial bank's capital is inadequate if it does not meet the provisions of this Rule.
4. This rule will apply to the following statutes:
  - (a) 11-22-105
  - (b) 11-22-109(5)(c) and (g)
  - (c) 11-22-115(1)(a)
  - (d) 11-22-518(1)
  - (e) 11-22-601(1)
  - (f) 11-22-602(1)
  - (g) 11-22-607(1)

Assessments and Fees [11-22-111]

1. Assessments
  - a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of industrial banks subject to its jurisdiction, industrial banks shall be assessed at least semi-annually as of June 30 and December 31.
  - b. Each industrial bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
  - c. Assessments for all industrial banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.

- d. There shall be a one-time assessment for the cost of automation which shall be charged to all industrial banks pursuant to AD Emergency Rule #1.

2. Fees

- a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
- b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

1B-35

Generally Accepted Accounting Principles

[11-22-109(5)(e)(1)(B)(111)]

- A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).
- B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the industrial banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, industrial banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

1B-36

Dividends [11-22-105(2)] The approval of the Banking Board shall be required if the total of all dividends declared by such industrial bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

1B-37

Loans [11-22-106] Any industrial bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

1. (a) General. Any industrial bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.

FEE SCHEDULE SET BY BANKING BOARD  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Charter Application	\$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application)	100
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans 100/HC	25/bank
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	\$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional	4,500/bank
Affiliated	3,400/bank
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500

<u>Service</u>	<u>Fee</u>
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	\$ 2 1/4 hr
Publications	
1. Commercial Bank Code	\$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Late Call Report - State Bank	\$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

- (b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g)), and land sales contracts.

2. Other

(a) Insured or Guaranteed Loans.

- (1) When the industrial bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:
- (i) Insured under the provisions of the National Housing Act;
  - (ii) Insured by the Secretary of Agriculture pursuant to Title 1 of the Bankhead-Jones Farm Tenant Act, or the Act of August 28, 1937, or Title V of the Housing Act of 1949;
  - (iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;
  - (iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the industrial bank will be assured of repayment in accordance with the terms of the loan;
  - (v) At least 20% guaranteed or insured by the Administrator of Veterans Affairs under Chapter 37, Title 38 of the United States Code;
  - (vi) Guaranteed under section 802 of the Housing and Community Development Act of 1974;
  - (vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and
  - (viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act.
- (2) When the industrial bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.
- (b) Loans where the industrial bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.
- (c) Loans secured by an assignment of rents under a lease.
- (d) Loans secured by the pledge or assignment of another real estate mortgage.

- (e) Loans secured by a valid liens on timber.
- (f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings.
- (g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.
- (h) Loans for which a security interest is taken in a mobile home.
- (i) Loans made previously where a security interest in real estate is taken subsequently in good faith.
- (j) Any type loan that a national bank has the authority to make pursuant to 12 USC 24.
- (k) Any type loan approved from time to time by the Colorado State Banking Board.

IB-38

Reports of Condition [11-2-103] Every industrial bank shall make and file with the Commissioner not less than four reports during each calendar year, according to the form which may be prescribed by the Commissioner, verified by the oath of either the president, the vice-president, the cashier, or the secretary and attested by the signature of two or more of the directors.

Said reports shall be transmitted to the Commissioner within 30 days after his request therefor, and the substance thereof shall be published once within 10 days after the date the report was due by the industrial bank, in such form as may be prescribed by the Commissioner, in a newspaper of general circulation printed in the city or town where such industrial bank is located. If there is no newspaper of general circulation printed in said city or town, then publication shall be in the newspaper of general circulation published nearest thereto. Proof of such publication shall be filed with the Commissioner within 10 days after the date of such publication, in such form as he may prescribe.

The Commissioner has power to call for special reports from any particular industrial bank if, in his judgment, the same are necessary to a full and complete knowledge of its condition. No such special report, nor any summary thereof, shall be required to be published.

Every industrial bank which fails to comply with this rule shall be subject to civil money penalties pursuant to 11-22-115.1(1)(a)(I)(B).

## COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the  
Close of Business on the Dates Indicated as Compiled by  
the Office of the State Bank Commissioner

.000 omitted

ASSETS	33 BANKS 12-31-89	% TO TOTAL	46 BANKS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM					
DEPOSITORY INSTITUTIONS	32,716	8.0	37,559	(4,843)	-12.9
SECURITIES	44,284	10.9	45,075	(791)	-1.8
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	14,019	3.4	8,255	5,764	69.8
LOANS AND LEASE FINANCING RECEIVABLES	309,466	75.9	396,976	(87,510)	-22.0
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	7,193	1.8	6,992	201	2.9
LOANS AND LEASES, NET	302,273	74.2	389,984	(87,711)	-22.5
ASSETS HELD IN TRADING					
ACCOUNTS	0	0	0	0	0
PREMISES AND FIXED ASSETS	1,660	0.4	1,623	37	2.3
OTHER REAL ESTATE OWNED	6,666	1.6	9,252	(2,586)	-28.0
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	5,884	1.4	1,276	4,608	361.1
CUSTOMERS' LIABILITY TO THIS BANK					
ON ACCEPTANCES OUTSTANDING	0	0	0	0	0
INTANGIBLE ASSETS	0	0	0	0	0
OTHER ASSETS	0	0	10,194	(10,194)	-100.0
TOTAL ASSETS	407,502	100.0	503,218	(95,716)	-19.0
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	264,488	64.9	286,775	(22,287)	-7.8
- NONINTEREST BEARING	4,315	1.1	290	4,025	1387.9
- INTEREST BEARING	260,173	63.8	286,485	(26,213)	-9.2
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	6,181	1.5	25	6,156	24624.0
DEMAND NOTES/U.S. TREASURY	0	0	0	0	0
OTHER BORROWED MONEY	82,463	20.2	119,985	(37,522)	-31.3
MORTGAGE INDEBTEDNESS	214	0.1	345	(131)	38.0
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0	0	0	0	0
NOTES AND OBLIGATIONS	0	0	0	0	0
OTHER LIABILITIES	9,869	2.4	12,065	(2,196)	-18.2
TOTAL LIABILITIES	363,215	89.1	419,195	(55,980)	-13.4
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	11,346	2.8	14,221	(2,875)	20.2
SURPLUS	18,480	4.5	44,167	(25,687)	-58.2
UNDIVIDED PROFITS/CAPITAL RESERVES	14,492	3.6	25,635	(11,143)	-43.5
TOTAL EQUITY CAPITAL	44,318	10.9	84,023	(39,705)	-47.3
TOTAL LIABILITIES AND EQUITY CAPITAL	407,533	100.0	503,218	(95,685)	-19.0

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO  
DAN W. KELLER, CASHIER  
DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,  
KENNETH E. BERGERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	62
B. INTEREST-BEARING BALANCES.....	175
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,081
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	257
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,824
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	20
7. OTHER REAL ESTATE OWNED.....	14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	230
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,325
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,325

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	733
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	733
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	11,406
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	93
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,232
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	93
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,093
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,093
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,325

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;  
LANCE E. SHAFFER, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE, LANCE E. SHAFFER,  
GARY L. ANDERSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	122
B. INTEREST-BEARING BALANCES.....	755
2. SECURITIES.....	532
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,424
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	412
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,012
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	65
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	175
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,029
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,029

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,930
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,930
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	703
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	101
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	212
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,946
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	133
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,083
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,029

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;  
FRANK W. HAWKES, CASHIER

DIRECTORS

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,  
KENNETH E. BERGERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	425
B. INTEREST-BEARING BALANCES.....	153
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,100
8. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	408
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,692
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	169
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	559
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,006
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,006

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,043
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,043
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	13,905
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,200
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	1,842
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	236-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,806
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,806
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,006

OFFICERS-

ROBERT D. HORNER, CHAIRMAN; JOHN A. NELKE, PRESIDENT;  
JERALD L. FENSTERMAKER, EXECUTIVE VICE PRESIDENT;  
FREDERICK WARK, VICE PRESIDENT

DIRECTORS-

JOHN A. NELKE, JERALD L. FENSTERMAKER, FREDERICK WARK,  
ROBERT D. HORNER, KIM D. ROSENBERG

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	2,211
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,083
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,083
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	8
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,312

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,745
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	14,745
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	284
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	3,595
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,624
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,688
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,688
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,312

OFFICERS-

A. F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT;  
KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; ROGER D. FEE, VICE PRESIDENT

DIRECTORS

C. RICHARD ICKRATH; HUGH A. WOLTZEN; A. F. ORTWEIN, JR.;  
THOMAS H. MCLACHLEN; KENNETH E. BERGERSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	77
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,295
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,187
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	17
7. OTHER REAL ESTATE OWNED.....	18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,580
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,580

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	389
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	389
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,966
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,420
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	510
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,160
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	1,160
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,580

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER,  
JOHN G. MULLINS,

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	351
B. INTEREST-BEARING BALANCES.....	434
2. SECURITIES.....	2,372
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	580
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,596
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	106
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,490
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	67
7. OTHER REAL ESTATE OWNED.....	65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	121
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,480

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,752
(1) NONINTEREST-BEARING.....	48
(2) INTEREST-BEARING.....	8,704
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,869
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	11
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,480

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,  
HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	47
B. INTEREST-BEARING BALANCES.....	840
2. SECURITIES.....	701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,144
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	331
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,813
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	26
7. OTHER REAL ESTATE OWNED.....	574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	302
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,303
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,303

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,314
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	10,314
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	9,437
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	395
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,146
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	2,228
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,729
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,303

OFFICERS-

MICHAEL M. PAPPAS, CHAIRMAN OF BOARD/CEO; JAMES A. BARE, PRESIDENT/COO;  
WAYNE L. EVANS, EXEC. VICE PRESIDENT; CHARLES RUTLEDGE, CARL SOLDAN  
EUGENE C. CALL, SR. VICE PRESIDENTS; JOHN L. SANDEN, J. VALDES-CUGAT,  
GEORGE ABBRUSCATO, THOMAS PETERS, VICE PRESIDENTS; BRUCE ANTENBERG, VICE  
PRESIDENT/CASHIER

DIRECTORS-

JAMES A. BARE, WAYNE L. EVANS, GEORGE J. ABBRUSCATO, MICHAEL M PAPPAS,  
EUGENE C. CALL

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	214
B. INTEREST-BEARING BALANCES.....	1,290
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,714
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	127
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,587
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	11
7. OTHER REAL ESTATE OWNED.....	633
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,824
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,824

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,190
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	9,190
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	200
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,671
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	610
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	343
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,153
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,824

OFFICERS-

H.C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER,  
L. LORINE WADE, VICE PRESIDENTS

DIRECTORS:

H.C. GERBER, LONNIE L. GERBER, GARY DAILEY, JOHN T. BASS, LURLINE A.  
GERBER

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	386
B. INTEREST-BEARING BALANCES.....	2,761
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	419
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,997
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	179
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,818
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	441
7. OTHER REAL ESTATE OWNED.....	106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	115
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,046
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,046

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,196
(1) NONINTEREST-BEARING.....	3
(2) INTEREST-BEARING.....	6,193
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	292
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,488
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	358
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,046

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, LINDA BARNES,  
GARY L. ANDERSON

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	105
B. INTEREST-BEARING BALANCES.....	1,111
2. SECURITIES.....	1,093
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,157
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	297
D. NET LOANS AND LEASES.....	13,860
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	737
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	169
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,083

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,311
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	15,311
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	192
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,725
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	989
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,389
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,114

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT;  
GEORGE R. BUCK, JR., VICE PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY,  
CHARLES E. STOCKDALE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	26
B. INTEREST-BEARING BALANCES.....	115
2. SECURITIES.....	1,525
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,149
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	16
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,133
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	65
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	2,870
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	2,870

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,541
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,541
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,609
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	120
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	261
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	261
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	2,870

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; DENNIS C. NAIL, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LEE C. OVERSON,  
GEORGE S.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	281
B. INTEREST-BEARING BALANCES.....	103
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,616
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	281
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,335
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	12
7. OTHER REAL ESTATE OWNED.....	15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,057

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	366
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	366
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	17,027
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,714
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	343
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,343
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,343
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,057

OFFICERS-

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; WAYNE GREENHOLTZ, SR. VICE PRESIDENT; DAVID A. BROWN, VICE PRESIDENT/CASHIER; LOUIS A. SIMPSON, SHARI L. ULERY, VICE PRESIDENTS

DIRECTORS-

LOUIS A. SIMPSON, JOHN J. KRIEGER, SHARI L. ULERY, DAVID A. BROWN, W. ALVON SPARKS, JR.

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	773
B. INTEREST-BEARING BALANCES.....	2,000
2. SECURITIES.....	13,288
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	2,100
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	41,002
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,060
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	39,942
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4
7. OTHER REAL ESTATE OWNED.....	908
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	905
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	59,920
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	59,920

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	53,616
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	53,616
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	939
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	54,555
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,600
25. SURPLUS.....	721
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,044
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	59,920

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE PRESIDENT/CASHIER

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	153
B. INTEREST-BEARING BALANCES.....	2,687
2. SECURITIES.....	12,854
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,477
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,038
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,439
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	114
7. OTHER REAL ESTATE OWNED.....	42
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	559
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,038
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,038

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,939
(1) NONINTEREST-BEARING.....	2
(2) INTEREST-BEARING.....	34,937
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,709
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	418
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,066
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	2,050
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	278-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,972
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,972
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,038

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; DAN ROCKWELL, VICE PRESIDENT;  
LINDA E. YOST, CASHIER

DIRECTORS-

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	165
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,168
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	85
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,190
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,116
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	28
7. OTHER REAL ESTATE OWNED.....	11
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	46
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,619
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,619

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,346
(1) NONINTEREST-BEARING.....	11
(2) INTEREST-BEARING.....	3,335
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,378
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	241
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,619

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; KENNETH E. BERGERSON  
SR. VICE PRESIDENT/CEO; C. RICHARD ICKRATH, SR. VICE PRESIDENT;  
ROBERT W. ELDER, CASHIER

DIRECTORS

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	67
B. INTEREST-BEARING BALANCES.....	102
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,914
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	85
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,829
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	68
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,076
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,076

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	368
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	368
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	3,451
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,892
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	384
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,184
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,184
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,076

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; ROBERT J. MAWHINNEY,  
PRESIDENT; ANITA L. NORMAN, VICE PRESIDENT

DIRECTORS-

ROY W. SIMMONS, ROBERT J. MAWHINNEY, CLIFFORD E. KATALIN, DEE A. HYDE,  
GARY L. ANDERSON, HARRIS H. SIMMONS

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	85
B. INTEREST-BEARING BALANCES.....	1,008
2. SECURITIES.....	1,264
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,005
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	258
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,747
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	207
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,545

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	13,380
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	13,380
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	2,340
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,004
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,191
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,541
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,541
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,545

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;  
 ROGER G. BARRACK, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, ROGER G. BARRACK,  
 GARY L. ANDERSON, DEE A. HYDE

DECEMBER 31, 1989 000 OMITTED  
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	70
B. INTEREST-BEARING BALANCES.....	143
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,893
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	125
D. NET LOANS AND LEASES.....	4,768
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	18
7. OTHER REAL ESTATE OWNED.....	240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	48
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,287

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,855
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,855
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	1,333
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,210
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	139
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	828
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,287

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE PRESIDENT

DIRECTORS-

DONALD L. VANDERHOOF, EDDI L. VANDERHOOF, STEVEN W. VANDERHOOF

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	234
B. INTEREST-BEARING BALANCES.....	1,678
2. SECURITIES.....	446
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,992
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,918
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	83
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,494

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,870
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	6,870
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,960
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	84
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	534
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	534
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,494

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OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;  
JAMES A. BONELLA, CEO/VICE PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,  
EUGENE F. HAGGERTY

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	169
B. INTEREST-BEARING BALANCES.....	353
2. SECURITIES.....	647
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,725
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,625
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	21
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	41
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,856
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,856

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,483
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,483
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,579
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	877
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,277
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,856

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OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE PRESIDENT;  
VALERIE CONDER, PHIL WILDER, VICE PRESIDENTS; CLINTON VIERGUTZ,  
VICE PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHIEDT, EDWARD GARLINGTON, JR.,  
LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN,  
ROBERT WALLACE

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	719
B. INTEREST-BEARING BALANCES.....	19
2. SECURITIES.....	5,520
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	535
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,557
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	264
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,293
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	249
7. OTHER REAL ESTATE OWNED.....	399
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	310
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,044
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,044

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,583
(1) NONINTEREST-BEARING.....	107
(2) INTEREST-BEARING.....	17,476
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,805
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	339
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,239
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,239
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,044

OFFICERS-

A. F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;  
BRIAN L. BOSTON, CASHIER

DIRECTORS

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH WOLTZEN,  
KENNETH E. BERGERSON

DECEMBER 31, 1989

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	203
B. INTEREST-BEARING BALANCES.....	195
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,854
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	369
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,485
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	70
7. OTHER REAL ESTATE OWNED.....	182
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,484
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,484

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	678
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	678
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	13,741
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,697
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	201
25. SURPLUS.....	1,646
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	60-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,484

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; JIMMIE D. ESA, VICE PRESIDENT/CASHIER;  
ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,  
HERBERT F. SMITH, JOSEPH L. HENRY, VICE PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, JAMES A. POTTER,  
HERBERT F. SMITH, JOSEPH L. HENRY

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,844
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	78
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,027
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	146
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,881
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	43
7. OTHER REAL ESTATE OWNED.....	23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	23
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,292
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,292

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,815
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	3,815
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,625
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,476
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	316
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	816
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	816
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,292

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OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/COO;  
WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,  
CARL A. SOLDAN, SR. VICE PRESIDENTS; GEORGE ABBRUSCATO, THOMAS PETERS,  
J. VALDES-CUGAT, ROBERT M. MITTLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. BARE, MIKE A. PAPPAS, EUGENE C. CALL, WAYNE L. EVANS,  
GEORGE J. ABBRUSCATO

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	42
B. INTEREST-BEARING BALANCES.....	1,531
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,325
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	8B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,237
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,988
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,988

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,908
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	6,908
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	385
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,293
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	595
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,695
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,988

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE PRESIDENT

DIRECTORS-

DON A. HOLMES, WARREN E. REESE, F. MERLIN RIFE, DR. GILBERT L. SPROUT,  
DOROTHY L. SUNDAY

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	67
B. INTEREST-BEARING BALANCES.....	1,090
2. SECURITIES.....	21
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,261
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	33
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,228
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	70
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,549

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,710
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,710
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,762
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	606
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	81
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,549

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT, KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;  
DAVID J. HARRISON, MANAGER/CASHIER

DIRECTORS

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LISA PALMER-YOWELL,  
HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	53
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,818
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	188
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,630
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	256
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	130
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,179
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,179

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	283
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	283
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	6,712
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	142
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,137
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	385
25. SURPLUS.....	395
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	262
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,042
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,179

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; MIKE HOGGE, PRESIDENT;  
ROBERT A. CLEARY, JAMES VAN SICKLE, VICE PRESIDENTS

DIRECTORS-

MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE  
GARY L. ANDERSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	309
B. INTEREST-BEARING BALANCES.....	1,066
2. SECURITIES.....	614
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,314
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	346
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,968
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	42
7. OTHER REAL ESTATE OWNED.....	426
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	248
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,673
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,673

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,263
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	12,263
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	540
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	57
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	266
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,126
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,197
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,547
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,673

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT;  
WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,  
CARL SOLDAN, SR. VICE PRESIDENTS; BRUCE ANTENBERG, VICE PRESIDENT/  
CASHIER; GEORGE ABBRUSCATO, J. VALDES-CUGAT, THOMAS H. PETERS,  
WILLIAM R. CAMPBELL, VICE PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, WAYNE L. EVANS,  
GEORGE ABBRUSCATO

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	148
B. INTEREST-BEARING BALANCES.....	2,379
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,091
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,013
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2
7. OTHER REAL ESTATE OWNED.....	127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	74
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,743

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,384
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,384
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	394
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,778
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	965
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,743

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OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; CHERYL L. BUDERUS,  
VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, CHERYL BUDERUS,  
GARY L. ANDERSON

DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	38
B. INTEREST-BEARING BALANCES.....	122
2. SECURITIES.....	210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,990
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,911
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4
7. OTHER REAL ESTATE OWNED.....	94
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	38
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,417
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,417

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,119
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,119
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	167
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,352
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	765
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,065
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,065
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,417

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; DEBORAH DELANEY,  
VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, GARY L. ANDERSON, ROY SIMMONS,  
DEE A. HYDE, DEBORAH K. DELANEY

DECEMBER 31, 19B9  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	60
B. INTEREST-BEARING BALANCES.....	129
2. SECURITIES.....	201
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,979
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,925
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	67
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,409

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,816
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,816
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	278
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,144
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	15
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	265
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	265
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,409

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP,  
LOUIS SPINOZZI

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	345
B. INTEREST-BEARING BALANCES.....	105
2. SECURITIES.....	1,650
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	335
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,450
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,380
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	142
7. OTHER REAL ESTATE OWNED.....	652
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,740
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,740

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	8,061
(1) NONINTEREST-BEARING.....	318
(2) INTEREST-BEARING.....	7,743
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,126
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	175
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	39
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	614
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,740

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; KIM S. KORBER,  
VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, KIM S. KORBER, HARRIS SIMMONS, GARY L. ANDERSON,  
DEE HYDE

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DECEMBER 31, 1989 000 OMITTED  
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	63
B. INTEREST-BEARING BALANCES.....	130
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,398
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	131
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,267
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	49
7. OTHER REAL ESTATE OWNED.....	229
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	87
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,825
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,825

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LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,826
(1) NONINTEREST-BEARING.....	3,826
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	628
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	56
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,544
22. LIMITED-LIFE PREFERRED STOCK.....	

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EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	40
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	281
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,825

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OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,  
SR. VICE PRESIDENT

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,  
GEORGE B.P. WARD, JR.

DECEMBER 31, 1989  
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	18
B. INTEREST-BEARING BALANCES.....	10
2. SECURITIES.....	100
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	848
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	11
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	837
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	44
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	25
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	1,409

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	675
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	675
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	687
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	122
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	1,409

TC-2      Capital [11-23-106] The capital of a trust company shall consist of primary capital and secondary capital, the components of which are listed below:

- A. Primary capital components consist of:
  - 1) Equity capital
    - a. Common stock
    - b. Perpetual preferred stock
    - c. Capital surplus
    - d. Undivided profits
    - e. Contingency and other reserves
  - 2) Valuation reserve for fee receivable.
  - 3) Minority interest in equity accounts in consolidated subsidiaries.
  - 4) Mandatory convertible debt may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
  - 5) Net worth certificates issued pursuant to 12 USC 1823(i).
  - 6) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.
- B. Secondary capital components (see Appendix A for conditions to be met):
  - 1) Mandatory convertible debt (that amount which is not included in primary capital).
  - 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.
- C. "Total Capital" means the sum of primary capital and allowable secondary capital.
- D. This rule will apply to the following statutes:
  - (a) 11-23-109(d) refers to Equity Capital and Total Capital
  - (b) 11-23-110(2) refers to Total Capital
  - (c) 11-23-110(3) refers to Total Capital
  - (d) 11-23-110(5) refers to Total Capital

#### APPENDIX A TC-2

- A. Restrictions and criteria relating to capital components - mandatory convertible securities
  - 1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock.
  - 2) Criteria applicable to both types of mandatory convertible securities:
    - a. The securities must mature in 12 years or less.
    - b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.

- c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the trust company or parent.
  - d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
  - e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are loaned to an affiliate, the loan must be subordinated to the same degree as the original issue.
  - f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.
- B. Conditions applicable to secondary capital components to qualify as capital:
- 1) A trust company's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of trust companies, must be subordinated to deposits) debt.
  - 2) The secondary components must meet the following conditions to qualify as capital:
    - a. The instrument must have an original weighted-average maturity of at least 7 years.
    - b. The instrument must be unsecured.
    - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
    - d. Trust company debt instruments must be subordinated to claims of depositors.
    - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the trust company's primary capital.

TC-3

Adequacy of Capital [11-23-106] A trust company having adequate capital will maintain capital ratios as follows:

- 1. A trust company must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%. The Board may lower the minimum capital requirements for trust companies not accepting customer deposits.
- 2. Higher than minimum capital ratios may be required for an individual company when the Banking Board believes that the company's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
  - (a) A newly chartered trust company;
  - (b) A trust company receiving special supervisory attention;
  - (c) A trust company which has or is expected to have losses resulting in capital inadequacy;

- (d) A trust company having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
  - (e) A trust company that is growing rapidly, either internally or through acquisitions; or
  - (f) A trust company that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
- 3. A trust company's capital is inadequate if it does not meet the provisions of this Rule.
  - 4. This rule will apply to the following statutes:
    - (a) 11-23-122(1)

TC-4                    Assessments and Fees [11-23-105.5]

- 1. Assessments
  - a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of trust companies subject to its jurisdiction, trust companies shall be assessed at least semi-annually as of June 30 and December 31.
  - b. Each trust company subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
  - c. Assessments for all trust companies shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total company assets contained in the reports of condition of each trust company submitted as of the above dates and a minimum assessment.
  - d. There shall be a one-time assessment for the cost of automation which shall be charged to all trust companies pursuant to AD Emergency Rule #1.
- 2. Fees
  - a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
  - b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.
- 3. Payment of Assessments and Fees.
  - a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

TC-5      Investment in Small Business Investment Companies  
 [11-23-110(2)] A trust company may, to the extent that banks subject to the laws of the federal government are permitted so to do, purchase shares in 85-699, 85th Congress, known as the "Small Business Investment Act of 1958," but in no event shall any trust company hold shares in small business investment companies in an amount aggregating more than three percent of the trust companies' total capital.

TC-6      Collateralization of Deposits (11-23-117) Each trust company accepting general and/or fiduciary deposits must provide a letter agreement to the Banking Board detailing the collateralization of said deposits. Such agreement shall include at a minimum the following provisions:

- 1. a) The Trust Company shall collateralize its deposits by setting aside under the control of the Trust Section of the company:
  - i) Direct obligation of the United States, or other obligations fully guaranteed by the United States as to principal and interest;
  - ii) Readily marketable securities of the classes in which Colorado banks exercising fiduciary powers are authorized or permitted to invest trust funds under the laws of the State of Colorado; or
  - iii) Other readily marketable securities that qualify as investment securities pursuant to the regulations of the Banking Board and the Colorado Trust Company Act.
- b) The securities under the control of the Trust Section shall be subject to the terms of a written agreement between the Trust Section and the Trust Company which provides that such are held in trust by the Trust Section as collateral solely for the benefit of the depositors whose deposits are secured by such collateral.
- c) The securities so deposited or securities substituted therefore as collateral shall be at least equal in market value to the amount of Deposits and such securities shall be priced or valued monthly.
- d) Within 15 days after the end of each month the trust company shall submit a written report for such month to the Division of Banking, which discloses:
  - i) the amount of Deposits not insured by the Federal Deposit Insurance Corporation;
  - ii) the description of the securities collateralizing the Deposits; and
  - iii) the market value of the securities collateralizing the Deposits.

FEE SCHEDULE SET BY BANKING BOARD  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Charter Application	\$10,000
Emergency Charter Application	9,000
Emergency Branch Application	1,500
IB Conversion to CB Application	6,000
Branch Conversion to Bank Application	3,000
Out of State BHC Application for Control of State Bank or State Bank Holding Company	7,500
National Bank Conversion to State Bank	-0-
State Bank Conversion to National (Exit Fee)	5,000
Safe Deposit License for Non Bank Entities	5,000
Detached Facility Application	1,500
Eligible Depository Application (not as part of Charter Application) 100	
Own Trust Department as Depository	50
PDPA Account Number Application	25
Geographic Reporting of Loans 100/HC	25/bank
Notice to Establish Unattended EFT Facility	300
Notice to Use Unattended EFT Facility	300
Notice to Establish Attended EFT Facility	180
Notice to Use Attended EFT Facility	180
Annual Fee for Unattended EFT Facility	120
Annual Fee for Attended EFT Facility	15
Amend Articles for Trust Powers	1,500
Change of Location Application/Approval	1,000
Change of Control Application/Notification	7,500
Extended FDIC Deadline Application	\$ 1,000
Amend Articles for Capital Structure Application	2,000
Voluntary Liquidation Approval	5,000
Merger Approval	
Conventional 4,500/bank	
Affiliated 3,400/bank	

<u>Service</u>	<u>Fee</u>
10% Investment in Trust Company Approval	2,500
Capital Notes Approval	2,500
Change of D&O Notification	-0-
Examinations - Specialty	75/hr.
Trust Department	
Bank Holding Company	
EDP	
PDPA	25/hr.
Annual Report	25
Copies of Documents to Public	
1. Call Report - FFIEC Form	5
2. Call Report - Division Form	.25/pg
3. Applications Filed	10
4. Economic Feasibility Study Filed	15
5. Archive Retrieval	3/box
6. Excessive Copying Time (over 1/4 hr.)	\$ 2 1/4 hr
Publications	
1. Commercial Bank Code	\$5
2. Industrial Bank Act	5
3. Trust Company Act	5
4. Debt Adjusters Act	5
5. Money Order Act	5
6. Commercial Bank Rules	3
7. Industrial Bank Rules	3
8. Trust Company Rules	3
9. PDPA Rules	3
10. EFT Rules	3
Research	10/hr

FEES SCHEDULE SET BY STATUTE  
EFFECTIVE JULY 20, 1989

<u>Service</u>	<u>Fee</u>
Late Call Report - State Bank	\$ 25/day
Debt Adjuster License	50/office
Debt Adjuster License Investigation	100
Debt Adjuster License Renewal	100/yr
Debt Adjuster Exam	50/day
Debt Adjuster Service of Process	2
Money Order License and Renewal Fee	
a) 1-3 Locations	100
b) 4-7 Locations	200
c) 8-10 Locations	250
d) over 10 Locations	500
Money Order Exam	100/exam

- e) The average maturity of the securities so deposited shall not exceed two years, and without the prior approval of the Banking Board, no such security shall have a maturity of more than five years, unless the interest rate on such security adjusts to reflect changes in market conditions.
2. The provisions of the preceding paragraph shall cease to be effective as of the close of business on the business day preceding the business day on which the Deposits of trust company are insured by the Federal Deposit Insurance Corporation, except to the extent that the trust company may be required to collateralize deposits that are not insured by the Federal Deposit Insurance Corporation.

TC-7

Generally Accepted Accounting Principles [11-23-118(1)]

- A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).
- B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by trust companies with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, trust companies may follow GAAP. However, in such circumstances, unless the trust company has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.

TC-8

Dividends [11-23-116] The approval of the Banking Board shall be required if the total of all dividends declared by such trust company in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

## COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the  
Close of Business on the Dates Indicated as Compiled by  
the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-89	% TO TOTAL	5 TRUSTS 12-31-88	INCREASE(+) DECREASE(-)	% CHANGE
CASH	1,858	0.3	28,344	(26,486)	-93.4
SECURITIES	568,812	81.9	18,403	550,409	103.3
LOANS TO EMPLOYEES	13	0	7	6	216.7
PREMISES AND FIXED ASSETS	3,089	0.4	3,160	(71)	-2.2
OTHER REAL ESTATE OWNED	0	0	0	0	0
INVESTMENTS IN SUBSIDIARIES	165	0	106	59	55.7
INTANGIBLE ASSETS	2,122	0.3	2,781	(659)	-23.7
OTHER ASSETS	20,769	3.0	16,922	3,847	22.7
TOTAL ASSETS	694,752	100.0	69,723	625,029	896.4
LIABILITIES					
DEPOSITS	631,753	92.2	43,513	588,240	1351.9
MORTGAGE INDEBTEDNESS	997	0.1	1,178	(181)	-15.4
OTHER BORROWED MONEY	100	0	100	0	0
NOTES AND DEBENTURES	0	0	0	0	0
OTHER LIABILITIES	14,365	2.1	5,907	8,458	143.2
TOTAL LIABILITIES	647,215	94.5	50,698	596,517	1176.6
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	1,202	0.2	1,252	(50)	-4.0
SURPLUS	17,013	2.5	12,812	4,201	32.8
UNDIVIDED PROFITS	19,422	2.8	4,961	14,461	291.5
TOTAL EQUITY CAPITAL	37,637	5.5	19,025	18,612	97.8
TOTAL LIABILITIES & EQUITY CAPITAL	684,852	100.0	69,723	615,129	882.2
TOTAL TRUST ASSETS	7,008,117		5,672,992	1,335,125	23.5
FIDUCIARY FUNDS	6,668		211,600	(204,932)	-96.8
NUMBER OF TRUST ACCOUNTS	193,069		310	192,759	62180.3
AMOUNT OF BOND ISSUES OUTSTANDING	0	0	0	0	0

Resources Trust Company  
Englewood, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Executive Vice-President;  
J. Christopher Scherpenseel, Lyn Hayden, Gregory D. Heffington, Senior  
Vice-Presidents; Kenneth R. Lyon, Chief Financial Officer

DIRECTORS

Edward L. Allison, Matthew E. Autterson, Peter A. Harbeck, Carl S. Diamond,  
Gerard M. Lavin, Tod H. Parrott, Burton A. Smead, Jr.

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December 31, 1989

Assets

Cash	\$ 567
Securities	209,406
Loans to Employees	0
Premises and Fixed Assets	497
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	633
Other Assets	6,340
Total Assets	299,441

Liabilities

Deposits	274,446
Mortgage Indebtedness	368
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	9,641
Total Liabilities	284,455

Equity Capital

Perpetual Preferred Stock	0
Common Stock	700
Surplus	175
Undivided Profits	14,111
Total Equity Capital	14,986
Total Liabilities and Equity Capital	299,441
Total Trust Assets	2,837,344
Fiduciary Funds	0
Number of Trust Accounts	115
Amount of Bond Issues Outstanding	0

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/Secretary; Elizabeth Mahoney, Dolores M. Best, Vice Presidents; Amber A. Merry, Vice President/Assistant Treasurer

DIRECTORS

Monte T. House, Robert R. Woodworth, William J. White

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December 31, 1989

Assets

Cash	200
Securities	69
Loans to Employees	1
Premises and Fixed Assets	472
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	83
Total Assets	978

Liabilities

Deposits	0
Mortgage Indebtedness	330
Other Borrowed Money	100
Notes and Debentures	0
Other Liabilities	318
Total Liabilities	648

Equity Capital

Perpetual Preferred Stock	0
Common Stock	50
Surplus	60
Undivided Profits	220
Total Equity Capital	330
Total Liabilities and Equity Capital	978
Total Trust Assets	158,323
Fiduciary Funds	6,668
Number of Trust Accounts	4
Amount of Bond Issues Outstanding	0

First Trust Corporation  
Denver, Colorado

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President; Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett, Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust Officer

DIRECTORS

Kenneth R. Jensen, Jacqueline K. Freudenstein, Mary L. Mohr, Gordon G. Rockafellow, Daniel R. Bartlett

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December 31, 1989

Assets

Cash	386
Securities	300,312
Loans to Employees	6
Premises and Fixed Assets	1,559
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	1,489
Other Assets	13,598
Total Assets	332,543

Liabilities

Deposits	300,312
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,130
Total Liabilities	302,442

Equity Capital

Perpetual Preferred Stock	0
Common Stock	202
Surplus	16,177
Undivided Profits	3,722
Total Equity Capital	20,101
Total Liabilities and Equity Capital	322,543
Total Trust Assets	3,054,336
Fiduciary Funds	0
Number of Trust Accounts	192,896
Amount of Bond Issues Outstanding	0

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO;  
Ruth R. Roberts, Sr. Vice-President, John H. Roath, Joan K. Main, Mary F.  
Malcom, Joan E. DeGennaro, Sheree A. Perez, Relda A. Fleshman, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath

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December 31, 1989

Assets

Cash	96
Securities	58,219
Loans to Employees	6
Premises and Fixed Assets	561
Other Real Estate Owned	0
Investments in Subsidiaries	165
Intangible Assets	0
Other Assets	728
Total Assets	60,233

Liabilities

Deposits	56,995
Mortgage Indebtedness	299
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	1,847
Total Liabilities	59,141

Equity Capital

Perpetual Preferred Stock	0
Common Stock	0
Surplus	229
Undivided Profits	863
Total Equity Capital	1,092
Total Liabilities and Equity Capital	60,233
Total Trust Assets	958,114
Fiduciary Funds	0
Number of Trust Accounts	13
Amount of Bond Issues Outstanding	0

OFFICERS

John M. Butler, President; Dan J. Hesser, Robert Dalton Sim, Executive Vice Presidents; Ronald L. Grooms, Roger D. Maurer, Sr. Vice Presidents; Karen C. Gehlhausen, James W. Hirschmann, III, Kenneth J. Ruder, Vice Presidents

DIRECTORS

John M. Butler, Dan J. Hesser, Robert Dalton Sim, Charles William Brady, Lord Stevens

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December 31, 1989

Assets

Cash	609
Securities	806
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	20
Total Assets	1,557

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	429
Total Liabilities	429

Equity Capital

Perpetual Preferred Stock	0
Common Stock	250
Surplus	372
Undivided Profits	506
Total Equity Capital	1,128
Total Liabilities and Equity Capital	1,557
Total Trust Assets	481,688
Fiduciary Funds	0
Number of Trust Accounts	41
Amount of Bond Issues Outstanding	0

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